

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 238

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., June 1, 1951

Condition of National Banks in the United States on Apr. 24, 1950, June 30, 1950, Oct. 4, 1950,
Dec. 30, 1950, and Apr. 9, 1951

[In thousands of dollars]

	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)
ASSETS					
Loans and discounts, including overdrafts.....	24,135,464	24,671,880	27,168,061	29,277,480	30,341,130
U. S. Government securities, direct obligations.....	37,611,919	37,649,227	35,806,312	35,687,933	33,182,052
Obligations guaranteed by U. S. Government.....	2,019	2,019	3,588	3,627	2,360
Obligations of States and political subdivisions.....	4,188,866	4,294,138	4,567,337	4,687,048	4,930,776
Other bonds, notes, and debentures.....	2,053,616	2,127,187	2,370,173	2,468,442	2,436,304
Corporate stocks, including stocks of Federal Reserve banks.....	169,639	172,095	178,578	175,573	177,664
<i>Total loans and securities.....</i>	<i>68,159,504</i>	<i>68,916,549</i>	<i>70,094,049</i>	<i>72,300,103</i>	<i>71,070,286</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	18,876,766	19,962,172	20,414,102	23,813,435	22,016,341
Bank premises owned, furniture and fixtures.....	611,428	613,526	629,235	636,825	653,565
Real estate owned other than bank premises.....	14,383	14,593	15,160	14,352	15,131
Investments and other assets indirectly representing bank premises or other real estate.....	51,856	54,442	55,363	57,365	60,288
Customers' liability on acceptances.....	79,169	90,312	136,685	116,300	158,681
Income accrued but not yet collected.....	170,393	172,521	145,443	172,862	153,384
Other assets.....	112,359	112,497	134,664	128,851	143,754
<i>Total assets.....</i>	<i>88,075,858</i>	<i>89,936,612</i>	<i>91,624,701</i>	<i>97,240,093</i>	<i>94,271,430</i>
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	46,151,960	46,787,942	48,729,481	52,051,784	48,671,446
Time deposits of individuals, partnerships, and corporations.....	19,149,165	19,218,390	18,938,109	19,010,542	18,998,878
Deposits of U. S. Government and postal savings.....	1,944,094	2,402,109	1,826,503	1,910,944	4,219,771
Deposits of States and political subdivisions.....	5,357,725	5,683,478	5,356,478	5,707,194	5,609,334
Deposits of banks.....	7,196,001	7,363,254	7,976,705	9,135,365	7,759,253
Other deposits (certified and cashiers' checks, etc.).....	1,081,308	1,204,613	1,129,051	1,713,803	1,143,094
<i>Total deposits.....</i>	<i>80,880,273</i>	<i>82,659,791</i>	<i>83,956,327</i>	<i>89,529,632</i>	<i>86,401,776</i>
<i>Demand deposits.....</i>	<i>60,645,433</i>	<i>62,299,629</i>	<i>63,818,108</i>	<i>69,332,926</i>	<i>66,096,670</i>
<i>Time deposits.....</i>	<i>20,234,840</i>	<i>20,360,162</i>	<i>20,108,219</i>	<i>20,196,706</i>	<i>20,305,206</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	76,171	24,783	100,922	76,644	160,202
Mortgages or other liens on bank premises and other real estate.....	249	244	244	359	359
Acceptances outstanding.....	86,450	98,880	155,517	134,631	181,013
Income collected but not yet earned.....	156,813	165,506	191,488	177,839	177,202
Expenses accrued and unpaid.....	265,192	248,282	293,538	303,002	327,687
Other liabilities.....	554,153	544,059	599,407	688,997	590,083
<i>Total liabilities.....</i>	<i>82,019,301</i>	<i>83,741,545</i>	<i>85,297,443</i>	<i>90,911,104</i>	<i>87,838,322</i>
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	1,943,108	1,979,941	1,989,941	2,001,650	2,031,452
Surplus.....	2,680,807	2,770,630	2,791,349	2,925,104	2,948,622
Undivided profits.....	1,121,893	1,133,190	1,229,932	1,124,223	1,183,453
Reserves and retirement account for preferred stock.....	310,749	311,306	316,036	278,012	269,581
<i>Total capital accounts.....</i>	<i>6,056,557</i>	<i>6,195,067</i>	<i>6,327,258</i>	<i>6,328,989</i>	<i>6,433,108</i>
<i>Total liabilities and capital accounts.....</i>	<i>88,075,858</i>	<i>89,936,612</i>	<i>91,624,701</i>	<i>97,240,093</i>	<i>94,271,430</i>
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	15,795	15,713	14,628	14,364	13,015
Class B preferred stock.....	879	854	825	738	738
Common stock.....	1,926,434	1,963,374	1,974,488	1,986,548	2,017,699
<i>Total.....</i>	<i>1,943,108</i>	<i>1,979,941</i>	<i>1,989,941</i>	<i>2,001,650</i>	<i>2,031,452</i>
Retirable value of preferred capital stock:					
Class A preferred stock.....	21,073	20,991	19,497	19,233	17,507
Class B preferred stock.....	1,154	1,129	1,100	1,013	1,013
<i>Total.....</i>	<i>22,227</i>	<i>22,120</i>	<i>20,597</i>	<i>20,246</i>	<i>18,520</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	10,270,163	10,404,114	10,351,293	10,304,151	12,406,061

¹ Revised.

PRESTON DELANO,
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, June 30, 1950, Oct. 4, 1950,
Dec. 30, 1950, and Apr. 9, 1951**

[In thousands of dollars]

	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)
Loans and discounts (including rediscounts and overdrafts):				
Commercial and industrial loans, including open-market paper.....	10, 271, 043	11, 927, 538	13, 401, 912	14, 393, 117
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	267, 474	136, 286	196, 573	96, 698
Other loans to farmers.....	1, 132, 033	1, 223, 446	1, 228, 890	1, 353, 273
Loans to brokers and dealers in securities.....	703, 963	520, 824	725, 463	526, 889
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	446, 977	496, 989	523, 939	519, 066
Real-estate loans:				
Secured by farm land (including improvements).....	357, 064	366, 989	370, 922	384, 307
Secured by residential properties (other than farm).....	4, 985, 667	5, 251, 498	5, 461, 071	5, 564, 541
Secured by other properties.....	1, 032, 002	1, 090, 085	1, 146, 228	1, 174, 853
Other loans to individuals (consumer loans).....	5, 062, 455	5, 584, 702	5, 668, 963	5, 705, 051
Loans to banks.....	36, 547	84, 861	39, 789	102, 826
All other loans.....	699, 346	805, 494	880, 897	901, 320
Overdrafts.....	14, 688	23, 326	20, 954	22, 507
Total gross loans.....	25, 009, 259	27, 512, 038	29, 665, 601	30, 744, 448
Less valuation reserves.....	337, 379	343, 977	388, 121	403, 318
Net loans.....	24, 671, 880	27, 168, 061	29, 277, 480	30, 341, 130
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills.....	2, 331, 711	2, 445, 441	2, 414, 014	1, 766, 534
Treasury certificates of indebtedness.....	3, 545, 396	1, 367, 837	1, 095, 899	-----
Treasury notes.....	6, 788, 431	8, 878, 603	9, 973, 905	9, 884, 675
United States nonmarketable bonds (savings, investment series A-1965, and depositary bonds).....	1, 011, 150	1, 046, 731	1, 200, 536	11, 238, 657
Other bonds maturing in 5 years or less.....	16, 275, 124	14, 208, 323	13, 366, 793	12, 822, 091
Other bonds maturing in 5 to 10 years.....	4, 400, 286	4, 519, 983	4, 310, 412	4, 258, 614
Other bonds maturing in 10 to 20 years.....	1, 704, 047	1, 720, 837	1, 727, 310	1, 759, 576
Bonds maturing after 20 years.....	1, 593, 082	1, 618, 557	1, 599, 064	1, 451, 905
Total.....	37, 649, 227	35, 806, 312	35, 687, 933	33, 182, 052
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	2, 019	3, 588	3, 627	2, 360
Total U. S. Government obligations, direct and guaranteed.....	37, 651, 246	35, 809, 900	35, 691, 560	33, 184, 412

¹ Includes Treasury bonds, investment series B-1975-80.

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Apr. 24, 1950, June 30, 1950, Oct. 4, 1950, Dec. 30, 1950, and Apr. 9, 1951

[In thousands of dollars]

	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations.....	46, 151, 980	46, 787, 942	48, 729, 481	52, 051, 784	48, 671, 446
Deposits of U. S. Government.....	1, 797, 673	2, 244, 363	1, 670, 752	1, 749, 729	4, 052, 518
Deposits of States and political subdivisions.....	4, 542, 622	4, 845, 917	4, 516, 039	4, 869, 252	4, 692, 887
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	6, 371, 638	6, 541, 345	7, 028, 209	8, 169, 629	6, 760, 997
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	700, 212	675, 444	774, 576	778, 729	775, 628
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1, 081, 308	1, 204, 618	1, 129, 051	1, 713, 803	1, 143, 094
Total demand deposits.....	60, 645, 433	62, 299, 629	63, 848, 108	69, 332, 926	66, 096, 570
Time deposits:					
Deposits of individuals, partnerships, and corporations.....	19, 149, 165	19, 218, 390	18, 938, 109	19, 010, 542	18, 998, 878
Deposits of U. S. Government.....	142, 188	152, 330	149, 530	154, 823	160, 751
Postal savings deposits.....	4, 233	5, 416	6, 221	6, 392	6, 502
Deposits of States and political subdivisions.....	815, 103	837, 561	840, 439	837, 942	916, 447
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	20, 921	20, 539	19, 419	17, 194	18, 869
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	103, 230	125, 926	154, 501	169, 813	203, 759
Total time deposits.....	20, 234, 840	20, 360, 162	20, 108, 219	20, 196, 706	20, 305, 206
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house.....	3, 462, 937	4, 340, 760	4, 073, 430	5, 952, 925	3, 949, 281
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	3, 995, 041	4, 159, 397	4, 287, 019	5, 195, 053	4, 185, 197
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	18, 720	20, 071	19, 000	19, 172	20, 945
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	19, 713	30, 611	67, 468	78, 711	62, 815
Currency and coin.....	1, 149, 098	959, 569	1, 164, 852	1, 147, 069	1, 179, 527
Reserve with Federal Reserve banks.....	10, 231, 257	10, 451, 764	10, 802, 333	11, 420, 505	12, 618, 576
Total.....	18, 876, 766	19, 962, 172	20, 414, 102	23, 813, 435	22, 016, 341

Condition of National Banks, by Classes, Apr. 9, 1951

[In thousands of dollars]

	Central Reserve city banks (16 banks)	Other Reserve city banks (213 banks)	Country banks (member banks) (4,723 banks)	Nonmember banks (7 banks)	Total (4,959 banks)
ASSETS					
Loans and discounts, including overdrafts	5,513,056	14,028,241	10,699,485	100,348	30,341,130
U. S. Government obligations, direct and guaranteed	5,629,677	12,830,011	14,632,371	92,353	33,184,412
Obligations of States and political subdivisions	942,902	1,806,750	2,172,170	8,954	4,930,776
Other bonds, notes, and debentures	587,521	1,013,093	832,891	2,799	2,436,304
Corporate stocks, including stocks of Federal Reserve banks	47,731	70,765	59,167	1	177,664
<i>Total loans and securities</i>	<i>12,720,887</i>	<i>29,748,860</i>	<i>28,396,084</i>	<i>204,455</i>	<i>71,070,286</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,384,760	9,648,311	7,933,658	49,612	22,016,341
Bank premises owned, furniture and fixtures	72,425	264,545	313,877	2,718	653,565
Real estate owned, other than bank premises		8,798	6,263	70	15,131
Investments and other assets indirectly representing bank premises or other real estate	625	51,681	7,982		60,288
Customers' liability on acceptances	68,095	86,024	4,549	13	158,681
Income accrued but not yet collected	36,110	84,438	32,284	552	153,384
Other assets	65,381	43,457	34,439	477	143,754
Total assets	17,348,283	39,936,114	36,729,136	257,897	94,271,430
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	9,337,541	20,036,818	19,217,610	79,477	48,671,446
Time deposits of individuals, partnerships, and corporations	1,494,889	7,685,762	9,719,707	98,520	18,998,878
Deposits of U. S. Government and postal savings	1,190,330	1,880,020	1,112,022	37,399	4,219,771
Deposits of States and political subdivisions	349,552	2,523,237	2,715,956	20,589	5,609,334
Deposits of banks	2,738,386	4,245,278	773,858	1,731	7,759,253
Other deposits (certified and cashiers' checks, etc.)	272,376	467,789	400,140	2,789	1,143,094
Total deposits	15,383,074	36,838,904	33,939,293	240,505	86,401,776
<i>Demand deposits</i>	<i>13,687,221</i>	<i>28,455,141</i>	<i>23,820,938</i>	<i>133,270</i>	<i>66,096,570</i>
<i>Time deposits</i>	<i>1,695,853</i>	<i>8,383,763</i>	<i>10,118,355</i>	<i>107,235</i>	<i>20,305,206</i>
Bills payable, rediscounts, and other liabilities for borrowed money	30,000	72,275	57,927		160,202
Mortgages or other liens on bank premises and other real estate		110	249		359
Acceptances outstanding	74,203	101,374	5,423	13	181,013
Income collected but not yet earned	22,051	90,154	64,910	87	177,202
Expenses accrued and unpaid	74,010	182,336	70,658	683	327,687
Other liabilities	455,339	122,369	12,070	305	590,083
Total liabilities	16,038,677	37,407,522	34,150,530	241,593	87,838,322
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	417,538	802,054	806,885	4,975	2,031,452
Surplus	654,237	1,183,748	1,104,437	6,200	2,948,622
Undivided profits	196,686	443,740	540,500	2,527	1,183,453
Reserves and retirement account for preferred stock	41,145	99,050	126,784	2,602	269,581
Total capital accounts	1,309,606	2,528,592	2,578,606	16,304	6,433,108
Total liabilities and capital accounts	17,348,283	39,936,114	36,729,136	257,897	94,271,430
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	1,500	3,900	7,515	100	13,015
Class B preferred stock			738		738
Common stock	416,038	798,154	798,632	4,875	2,017,699
Total	417,538	802,054	806,885	4,975	2,031,452
Retirable value of preferred capital stock:					
Class A preferred stock	1,500	3,900	12,007	100	17,507
Class B preferred stock			1,013		1,013
Total	1,500	3,900	13,020	100	18,520
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	2,116,941	5,903,358	4,300,563	85,199	12,406,061

Condition of National Banks, by States, Apr. 9, 1951

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	32	78,494	84,988	10,571	11,758	634	48,602	1,201	70	265	-----	169	219	236,971
New Hampshire.....	51	76,378	65,517	9,872	5,172	450	51,426	1,875	20	55	-----	4	140	210,909
Vermont.....	39	55,042	47,380	6,664	4,343	326	26,171	1,552	34	23	-----	124	87	141,746
Massachusetts.....	116	1,225,605	1,110,985	143,411	67,846	6,158	761,719	26,278	65	339	36,454	6,476	8,108	3,393,444
Rhode Island.....	7	136,474	147,211	5,809	6,721	655	68,174	3,813	3	-----	376	571	218	370,025
Connecticut.....	47	245,878	325,406	75,280	20,403	1,407	207,631	9,202	417	95	123	780	667	887,289
Total New England States.....	292	1,817,871	1,781,487	251,607	116,243	9,630	1,163,723	43,921	609	777	36,953	8,124	9,439	5,240,384
New York.....	374	4,719,898	4,476,218	926,105	505,023	42,625	3,376,564	87,386	458	1,727	63,882	24,809	64,630	14,289,325
New Jersey.....	204	728,242	1,110,566	193,369	91,858	4,415	466,213	24,265	328	1,319	53	4,012	2,796	2,627,436
Pennsylvania.....	624	2,339,881	3,004,877	372,605	386,803	19,371	1,630,264	62,244	1,109	6,125	6,158	10,125	7,714	7,847,276
Delaware.....	13	15,299	17,901	1,594	1,370	148	9,400	581	5	-----	-----	3	28	46,329
Maryland.....	61	190,473	349,538	18,937	18,163	1,266	189,937	5,382	61	529	323	1,303	1,197	777,109
District of Columbia.....	9	195,576	327,141	3,401	20,116	982	192,717	7,541	707	-----	-----	362	682	749,225
Total Eastern States.....	1,285	8,189,369	9,286,241	1,516,011	1,023,333	68,807	5,865,095	187,399	2,668	9,700	70,416	40,614	77,047	26,336,700
Virginia.....	132	434,916	404,881	42,676	21,885	2,128	284,981	12,060	135	684	161	1,012	1,383	1,206,902
West Virginia.....	74	145,322	236,792	17,173	9,593	1,032	124,154	4,969	32	2	-----	161	554	539,784
North Carolina.....	46	180,998	148,265	26,644	5,158	824	130,417	4,796	32	23	202	459	424	498,242
South Carolina.....	25	135,987	162,244	17,918	9,660	574	115,446	3,338	58	51	133	378	316	446,103
Georgia.....	51	430,861	250,597	48,680	16,173	1,551	280,202	10,407	458	-----	11	1,400	1,090	1,041,430
Florida.....	63	318,840	683,163	77,236	16,188	2,121	432,430	14,786	317	135	11	2,449	2,699	1,550,375
Alabama.....	70	330,460	330,281	76,460	16,594	1,548	277,465	7,063	368	598	1,787	1,231	1,555	1,045,410
Mississippi.....	24	58,099	75,127	30,915	1,332	390	59,603	2,136	3	-----	-----	35	229	227,869
Louisiana.....	36	329,353	504,677	74,541	9,452	2,158	340,079	10,588	299	570	5,848	2,565	2,104	1,282,234
Texas.....	442	2,082,303	1,693,144	231,174	63,651	8,648	1,786,701	55,714	5,700	8,165	12,343	5,030	3,218	5,955,791
Arkansas.....	52	115,844	158,462	37,784	7,189	723	123,923	2,282	5	43	-----	222	171	446,648
Kentucky.....	92	196,501	262,111	22,886	15,268	1,115	161,750	4,938	6	41	-----	716	374	665,706
Tennessee.....	73	563,627	434,224	79,564	14,250	2,526	393,065	14,415	135	45	227	1,288	1,144	1,504,510
Total Southern States.....	1,180	5,323,111	5,343,968	783,651	206,393	25,338	4,510,216	147,492	7,548	10,357	20,723	16,946	15,261	16,411,004
Ohio.....	240	1,144,567	1,595,805	204,544	72,235	6,077	873,458	31,024	2	855	932	5,411	2,974	3,937,884
Indiana.....	125	465,345	857,297	79,356	40,827	2,533	437,115	12,297	45	6	-----	2,667	1,505	1,898,993
Illinois.....	384	2,675,085	3,923,208	436,016	247,637	15,060	2,321,538	33,655	202	794	4,886	18,634	7,461	9,684,176
Michigan.....	78	813,202	1,417,957	132,346	96,380	4,111	698,262	14,576	72	1,163	67	6,368	3,813	3,188,317
Wisconsin.....	95	377,259	682,543	59,548	59,404	1,898	357,813	9,247	3	1	104	2,779	2,740	1,553,339
Minnesota.....	178	772,737	652,917	108,999	72,133	3,298	505,952	7,977	503	3,951	816	4,734	1,240	2,135,257
Iowa.....	97	231,697	306,344	70,352	19,338	1,055	224,857	3,697	22	1,236	-----	1,047	431	860,076
Missouri.....	79	648,295	568,450	64,138	36,276	3,072	499,340	9,532	248	300	1,597	2,479	1,005	1,834,732
Total Middle Western States.....	1,276	7,128,187	10,004,521	1,155,299	644,230	37,104	5,918,335	122,005	1,097	8,306	8,402	44,119	21,169	25,092,774
North Dakota.....	40	67,801	116,746	8,803	5,161	302	50,924	1,364	24	-----	-----	693	49	251,867
South Dakota.....	35	84,675	98,702	11,625	6,923	312	60,731	1,810	1	-----	-----	731	462	265,972
Nebraska.....	124	287,761	365,568	60,717	18,817	1,279	280,624	5,498	21	-----	-----	1,339	550	1,022,174
Kansas.....	174	277,558	333,052	65,112	25,263	1,449	260,703	4,588	64	93	-----	948	860	969,690
Montana.....	39	70,841	128,242	8,252	5,498	313	66,827	2,738	-----	5	-----	594	77	283,387
Wyoming.....	24	54,429	74,529	7,115	2,235	227	43,838	1,351	-----	-----	-----	153	66	183,943
Colorado.....	77	264,563	384,139	26,859	14,253	1,291	261,648	2,670	72	-----	-----	1,403	494	957,392
New Mexico.....	26	89,872	95,245	7,892	824	428	68,023	1,754	166	118	-----	235	343	264,900
Oklahoma.....	199	424,113	483,978	93,660	22,841	2,365	408,373	7,228	63	3,818	29	1,490	1,139	1,449,097
Total Western States.....	738	1,621,613	2,080,201	290,035	101,815	7,966	1,501,691	29,001	411	4,029	34	7,586	4,040	5,648,422
Washington.....	36	630,268	505,277	173,319	34,549	2,204	428,680	15,077	420	569	296	3,445	1,166	1,795,270
Oregon.....	20	475,982	410,386	94,643	14,160	1,677	283,702	14,812	3	-----	422	2,968	836	1,299,591
California.....	93	4,588,192	3,273,975	619,052	278,732	23,606	2,048,622	79,592	1,390	25,770	21,422	27,417	12,219	10,999,980
Idaho.....	13	127,661	129,466	7,216	557	413	64,002	3,070	36	-----	-----	10	303	332,734
Utah.....	11	122,729	107,546	8,302	747	341	76,307	2,722	26	780	-----	59	971	320,530
Nevada.....	5	47,981	65,778	6,654	3,191	166	26,534	1,475	46	-----	-----	427	274	152,526
Arizona.....	3	167,818	103,213	16,033	9,555	411	79,822	4,281	807	-----	-----	1,117	552	383,609
Total Pacific States.....	181	6,160,631	4,595,641	925,219	341,491	28,818	3,007,669	121,029	2,728	27,119	22,140	35,443	16,321	15,284,249
Total United States (exclusive of possessions).....	4,952	30,240,782	33,092,059	4,921,822	2,433,505	177,663	21,966,729	650,847	15,061	60,288	158,668	152,832	143,277	94,013,533
Alaska (nonmember banks).....	5	13,981	26,903	835	127	-----	16,231	291	27	-----	-----	5	50	58,450
The Territory of Hawaii (nonmember bank).....	1	84,909	62,682	8,119	2,672	1	32,561	2,413	43	-----	13	541	409	194,363
Virgin Islands of the United States (nonmember bank).....	1	1,458	2,768	-----	-----	-----	820	14	-----	-----	-----	6	18	5,084
Total possessions (nonmember banks).....	7	100,348	92,353	8,954	2,799	1	49,612	2,718	70	-----	13	552	477	257,897
Total United States and possessions.....	4,959	30,341,130	33,184,412	4,930,776	2,436,304	177,664	22,016,341	653,565	15,131	60,288	158,681	153,384	143,754	94,271,430
New York City (central Reserve city).....	6	3,712,940	3,466,025	746,034	439,464	37,114	2,864,932	60,007	-----	199	63,382	21,905	60,783	11,472,785
Chicago (central Reserve city).....	10	1,800,116	2,163,652	196,868	148,057	10,617	1,519,828	12,418	-----	426	4,713	14,205	4,598	5,875,498
Other Reserve cities.....	213	14,028,241	12,830,011	1,806,750	1,013,093	70,765	9,648,311	264,545	8,798	51,681	86,024	84,438	43,457	39,936,114
Country banks (member banks).....	4,723	10,699,485	14,632,371	2,172,170	832,891	59,167	7,933,658	313,877	6,263	7,982	4,549	32,284	34,439	36,729,136
Possessions (nonmember banks).....	7	100,348	92,353	8,954	2,799	1	49,612	2,718	70	-----	13	552	477	257,897
States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified														
Connecticut, District No. 2.....	11	61,804	84,561	16,964	8,010	305	43,759	2,785	45	68	111	305	251	218,968
New Jersey, District No. 2.....	128	578,848	812,449	153,452	65,861	3,284	337,485	17,254	249	1,065	53	3,290	1,838	1,975,128
Kentucky, District No. 4.....	50	78,421	109,925	10,390	4,285	503	59,996	2,419	1	16	-----	95	106	266,157
Pennsylvania, District No. 4.....	161	942,755	1,407,064	114,088	191,589	9,615	682,970	29,399	-----	6,026	139	6,561	1,553	3,391,759
West Virginia, District No. 4.....	7	11,068	13,980	1,011	93	-----	6,973	138	-----	-----	-----	15	34	24,290
Louisiana, District No. 6.....	25	271,463	413,673	58,737	7,964	1,317	279,012	8,629	294	500	5,848	1,964	1,631	1,051,032
Mississippi, District No. 6.....	14	46,820	58,410	26,190	1,017	307	46,841	1,847	-----	-----	-----	24	136	181,592
Tennessee, District No. 6.....	62	307,791	301,879	46,279	6,983	1,622	234,024	10,000	135	5	114	896	815	910,543
Indiana, District No. 7.....	87	383,803	748,467	70,342	35,658	2,156	377,756	9,651	27	6	-----	2,507	1,222	1,631,595
Illinois, District No. 7.....	262	2,508,285	3,655,954	390,146	228,307	14,202	2,176,611	29,884	71	787	4,880	18,179	7,092	9,034,398
Michigan, District No. 7.....	52	779,064	1,362,											

Condition of National Banks, by

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	111,415	78,325	7,521	6,921	5,981	977	211,140
New Hampshire.....	113,433	41,708	8,359	12,888	6,553	5,042	187,983
Vermont.....	53,561	63,126	2,453	3,835	1,087	1,018	125,080
Massachusetts.....	1,939,265	446,409	155,323	153,503	299,431	45,429	3,039,360
Rhode Island.....	214,298	59,598	19,130	26,994	14,439	5,657	340,116
Connecticut.....	523,478	172,255	42,775	31,884	19,707	29,350	819,449
Total New England States.....	2,955,450	861,421	235,561	236,025	347,198	87,473	4,723,128
New York.....	7,602,162	1,651,051	836,271	306,313	1,854,061	271,999	12,521,857
New Jersey.....	1,102,986	1,009,075	83,827	168,739	31,023	32,521	2,428,171
Pennsylvania.....	3,932,303	1,910,937	384,416	255,309	486,868	60,704	7,030,537
Delaware.....	22,867	12,789	928	2,859	521	422	40,386
Maryland.....	400,007	160,395	34,361	62,396	58,530	3,009	718,698
District of Columbia.....	511,121	99,863	28,554	153	44,853	18,886	703,430
Total Eastern States.....	13,571,446	4,844,110	1,368,357	795,769	2,475,856	387,541	23,443,079
Virginia.....	573,593	312,114	53,278	73,869	80,876	12,704	1,106,434
West Virginia.....	278,863	129,958	19,351	34,952	23,601	6,928	493,653
North Carolina.....	294,599	80,998	20,524	36,760	18,847	8,012	456,740
South Carolina.....	280,678	51,570	16,044	49,238	14,756	6,032	418,318
Georgia.....	573,134	145,982	46,940	66,981	133,297	3,855	970,189
Florida.....	910,539	206,449	34,339	151,960	134,998	13,575	1,451,860
Alabama.....	574,175	190,246	37,139	88,717	72,058	4,863	967,198
Mississippi.....	112,908	44,613	6,620	29,911	17,597	1,497	213,146
Louisiana.....	657,530	180,334	33,131	168,153	152,273	10,287	1,201,708
Texas.....	3,674,367	437,824	174,948	490,515	713,244	55,833	5,546,731
Arkansas.....	270,499	56,905	9,208	33,674	39,766	2,728	412,780
Kentucky.....	415,597	105,561	22,407	34,902	33,528	3,550	615,545
Tennessee.....	726,972	278,955	39,724	114,080	230,954	11,019	1,401,704
Total Southern States.....	9,343,454	2,221,509	513,653	1,373,712	1,665,795	140,883	15,259,006
Ohio.....	1,939,781	959,212	217,005	296,828	195,026	42,682	3,650,534
Indiana.....	949,029	437,414	77,834	209,082	86,282	27,877	1,778,518
Illinois.....	4,940,396	1,964,764	541,960	478,324	996,692	74,432	8,996,577
Michigan.....	1,527,938	859,895	303,888	138,246	148,884	23,490	3,002,341
Wisconsin.....	678,000	465,998	98,604	80,942	107,994	19,188	1,450,736
Minnesota.....	942,305	474,589	96,525	133,106	285,218	23,649	1,955,392
Iowa.....	412,748	144,558	27,149	99,955	118,442	5,654	808,506
Missouri.....	968,613	231,292	84,818	68,350	349,896	12,141	1,715,110
Total Middle Western States.....	12,358,810	5,537,722	1,447,792	1,495,833	2,288,434	229,113	23,957,704
North Dakota.....	144,085	65,036	5,044	11,907	8,275	1,647	255,991
South Dakota.....	159,416	48,161	6,532	24,688	8,738	2,161	249,696
Nebraska.....	591,735	105,780	34,443	58,532	157,335	6,275	954,100
Kansas.....	565,544	80,472	32,414	148,159	71,467	10,344	908,400
Montana.....	178,457	49,192	7,021	20,591	10,468	3,560	269,289
Wyoming.....	106,712	29,647	4,207	20,727	8,549	2,149	171,991
Colorado.....	571,092	158,996	35,937	54,841	67,148	7,120	895,154
New Mexico.....	149,738	31,895	12,462	38,647	8,954	2,679	244,375
Oklahoma.....	881,551	96,113	46,802	168,963	133,379	11,688	1,358,796
Total Western States.....	3,348,630	665,292	184,862	547,055	474,313	47,623	5,267,775
Washington.....	977,114	419,899	67,833	120,675	71,110	17,720	1,674,351
Oregon.....	703,952	323,028	38,751	90,579	33,701	18,807	1,208,818
California.....	4,676,367	3,763,258	292,490	815,325	366,905	199,702	10,114,047
Idaho.....	184,286	76,088	9,577	37,628	3,627	2,363	315,569
Utah.....	163,791	68,074	10,615	29,999	24,375	1,968	298,822
Nevada.....	70,960	47,493	4,884	15,321	1,368	1,505	141,531
Arizona.....	237,709	72,464	7,997	30,824	4,840	5,007	359,441
Total Pacific States.....	7,014,179	4,770,304	432,147	1,140,351	505,926	247,672	14,110,579
Total United States (exclusive of possessions).....	48,591,969	18,900,358	4,182,372	5,588,745	7,757,522	1,140,305	86,161,271
Alaska (nonmember banks).....	28,347	9,557	11,490	5,250	243	514	55,401
The Territory of Hawaii (nonmember bank).....	49,566	86,954	25,681	14,522	1,465	2,254	180,442
Virgin Islands of the United States (nonmember bank).....	1,564	2,009	228	817	23	21	4,662
Total possessions (nonmember banks).....	79,477	98,520	37,399	20,589	1,731	2,789	240,505
Total United States and possessions.....	48,671,446	18,998,878	4,219,771	5,609,334	7,759,253	1,143,094	86,401,776
New York City (central Reserve city).....	6,390,183	669,499	756,019	85,501	1,836,009	233,636	9,970,847
Chicago (central Reserve city).....	2,947,358	825,390	434,311	264,051	902,377	38,740	5,412,227
Other Reserve cities.....	20,036,818	7,685,762	1,880,020	2,523,237	4,245,278	467,789	36,858,904
Country banks (member banks).....	19,217,610	9,719,707	1,112,022	2,715,956	773,858	400,140	33,959,293
Possessions (nonmember banks).....	79,477	98,520	37,399	20,589	1,731	2,789	240,505

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	116,329	60,399	10,135	8,882	4,387	4,624	204,756
New Jersey, District No. 2.....	801,908	800,400	61,619	108,308	29,307	25,753	1,837,295
Kentucky, District No. 4.....	165,881	52,321	5,850	15,211	2,945	971	245,179
Pennsylvania, District No. 4.....	1,814,748	706,844	207,989	85,404	181,816	21,714	3,018,515
West Virginia, District No. 4.....	14,766	9,620	1,720	2,471	1,423	338	30,358
Louisiana, District No. 6.....	514,920	152,260	24,159	151,009	134,592	7,171	984,111
Mississippi, District No. 6.....	84,386	39,264	5,353	22,470	17,221	1,315	170,009
Tennessee, District No. 6.....	423,278	187,784	28,023	70,736	121,749	6,841	847,411
Indiana, District No. 7.....	811,593	371,562	69,756	179,789	73,144	24,131	1,529,975
Illinois, District No. 7.....	4,642,618	1,802,341	529,512	415,666	931,605	70,982	8,392,724
Michigan, District No. 7.....	1,488,600	798,640	301,235	130,506	148,677	22,726	2,890,584
Wisconsin, District No. 7.....	615,403	407,650	93,947	69,088	104,799	17,962	1,308,849
Missouri, District No. 10.....	401,368	72,813	31,947	20,173	214,352	6,506	747,159
New Mexico, District No. 10.....	79,444	25,694	11,528	28,891	7,996	1,873	155,426
Oklahoma, District No. 10.....	867,699	94,027	46,606	165,079	133,059	11,309	1,317,779

States, Apr. 9, 1951—Continued

 LIABILITIES—Continued
 [In thousands of dollars]

Bills payable, discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
450			452	365	196	212,603	Maine.
1,195			171	153	21	189,523	New Hampshire.
945			475	146	337	126,983	Vermont.
10,135		46,198	6,927	12,204	9,436	3,124,260	Massachusetts.
150		376	784	1,512	103	343,041	Rhode Island.
1,800		123	1,800	2,415	900	826,487	Connecticut.
14,675		46,697	10,609	16,795	10,993	4,822,897	Total New England States.
48,780	27	68,584	25,173	58,334	450,241	13,172,996	New York.
10,385		74	6,242	5,973	583	2,451,428	New Jersey.
24,665		7,225	11,614	21,185	6,372	7,101,598	Pennsylvania.
600		323	8	1		40,395	Delaware.
2,000			641	725	30	721,017	Maryland.
			494	1,944	703	708,571	District of Columbia.
86,430	27	76,206	44,172	88,162	457,929	24,196,005	Total Eastern States.
800		161	2,000	3,732	88	1,113,215	Virginia.
1,625	14		361	1,072	128	496,853	West Virginia.
200		202	1,427	1,043	29	462,641	North Carolina.
		133	669	1,497	349	420,966	South Carolina.
350		11	4,383	3,256	92	978,281	Georgia.
200		11	2,757	4,523	288	1,459,639	Florida.
	125	2,640	2,361	3,209	345	975,878	Alabama.
	36		243	318	6	213,749	Mississippi.
		6,866	1,234	3,066	294	1,213,168	Louisiana.
1,010		12,578	4,821	16,442	609	5,582,191	Texas.
250			910	800	7	414,497	Arkansas.
28		227	1,066	1,136	314	618,251	Kentucky.
			4,502	3,592	371	1,410,424	Tennessee.
4,463	175	22,829	26,674	43,686	2,920	15,359,753	Total Southern States.
12,375		932	7,133	11,555	3,232	3,685,761	Ohio.
400			3,075	3,226	683	1,785,902	Indiana.
5,400		6,323	13,358	29,487	9,399	9,060,544	Illinois.
		67	11,819	13,270	3,088	3,030,585	Michigan.
		104	1,819	4,227	490	1,457,366	Wisconsin.
18,150		816	8,824	8,608	1,667	1,993,457	Minnesota.
1,400		1,715	724	1,104	9	810,343	Iowa.
			1,698	4,273	573	1,724,769	Missouri.
37,725		9,957	48,450	75,750	19,141	23,548,727	Total Middle Western States.
300			426	791	15	237,526	North Dakota.
	27		577	1,020	4	251,324	South Dakota.
5,738			685	1,492	155	962,170	Nebraska.
50			977	1,839	163	911,429	Kansas.
75		5	739	433	16	270,557	Montana.
500			431	288	3	173,213	Wyoming.
25			705	2,342	80	898,286	Colorado.
3,678			444	134	172	248,803	New Mexico.
543		29	936	3,884	187	1,344,375	Oklahoma.
10,909	27	34	5,920	12,223	795	5,297,683	Total Western States.
2,300	110	304	4,289	4,897	642	1,686,893	Washington.
200	20	580	3,973	4,963	1,537	1,220,091	Oregon.
1,500		24,393	27,919	75,959	94,320	10,338,138	California.
			503	898	73	315,043	Idaho.
2,000			1,065	1,370	228	303,485	Utah.
			311	785	422	143,049	Nevada.
			3,230	1,516	778	364,965	Arizona.
6,000	130	25,277	41,290	90,388	98,000	14,371,664	Total Pacific States.
160,202	359	181,000	177,115	327,004	589,778	87,596,729	Total United States (exclusive of possessions).
		13	80	54	7	55,462	Alaska (nonmember banks).
			7	618	286	181,439	The Territory of Hawaii (nonmember bank).
				11	12	4,692	Virgin Islands of the United States (nonmember bank).
		13	87	683	305	241,593	Total possessions (nonmember banks).
160,202	359	181,013	177,202	327,687	590,083	87,838,322	Total United States and possessions.
30,000		68,056	15,801	52,151	448,190	10,585,045	New York City (central Reserve city).
		6,147	6,250	21,859	7,149	5,453,632	Chicago (central Reserve city).
72,275	110	101,374	90,154	182,336	122,369	37,407,522	Other Reserve cities.
57,927	249	5,423	64,910	70,658	12,070	34,150,530	Country banks (member banks).
		13	87	683	305	241,593	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

100		111	556	347	723	206,593	Connecticut, District No. 2.
9,060		74	5,309	5,035	518	1,847,291	New Jersey, District No. 2.
250			103	365	8	243,905	Kentucky, District No. 4.
20,200		139	4,128	12,805	3,210	3,058,997	Pennsylvania, District No. 4.
100			32	42		30,512	West Virginia, District No. 4.
		6,866	963	2,483	288	994,711	Louisiana, District No. 6.
	36		243	295	5	170,588	Mississippi, District No. 6.
28		114	2,824	1,741	74	852,192	Tennessee, District No. 6.
300			2,398	2,930	414	1,536,017	Indiana, District No. 7.
4,850		6,317	12,855	28,437	9,223	8,454,406	Illinois, District No. 7.
		67	11,766	13,158	3,084	2,918,459	Michigan, District No. 7.
		104	1,510	3,879	488	1,314,830	Wisconsin, District No. 7.
		491	456	943	3	749,052	Missouri, District No. 10.
3,664			417	131	171	159,809	New Mexico, District No. 10.
543		29	919	3,876	187	1,323,333	Oklahoma, District No. 10.

Condition of National Banks, by States, Apr. 9, 1951—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	9,090	9,328	4,968	982	24,368	236,971			9,090	9,090
New Hampshire	6,035	8,818	5,465	1,068	21,386	210,909	11		6,024	6,035
Vermont	4,853	5,132	3,671	1,107	14,763	141,746			4,853	4,853
Massachusetts	74,026	129,809	45,675	19,674	269,184	3,393,444	104		73,922	74,026
Rhode Island	9,570	11,560	5,514	340	26,984	370,025			9,570	9,570
Connecticut	21,546	24,458	11,814	2,984	60,802	887,289			21,546	21,546
Total New England States	125,120	189,105	77,107	26,155	417,487	5,240,384	115		125,005	125,120
New York	336,241	550,209	211,710	18,169	1,116,329	14,289,325	2,045	408	333,788	336,241
New Jersey	57,879	78,169	30,934	9,026	176,008	2,627,436	2,658	90	55,131	57,879
Pennsylvania	211,180	408,725	111,555	14,218	745,678	7,847,276		50	211,130	211,180
Delaware	1,710	3,206	941	77	5,934	46,329			1,710	1,710
Maryland	15,020	27,348	10,116	3,608	56,092	777,109			15,020	15,020
District of Columbia	12,450	20,300	6,708	1,196	40,654	749,225			12,450	12,450
Total Eastern States	634,480	1,087,957	371,964	46,294	2,140,695	26,336,700	4,703	548	629,229	634,480
Virginia	28,676	41,142	18,879	4,990	93,687	1,206,902			28,676	28,676
West Virginia	12,935	21,096	6,963	1,937	42,931	539,784			12,935	12,935
North Carolina	9,575	17,860	6,362	1,804	35,601	498,242			9,575	9,575
South Carolina	7,987	11,088	4,791	1,271	25,137	446,103			7,987	7,987
Georgia	19,948	27,431	8,265	7,505	63,149	1,041,430			19,948	19,948
Florida	29,875	40,670	13,204	6,987	90,736	1,550,375			29,875	29,875
Alabama	21,440	29,762	14,381	3,949	69,532	1,045,410			21,440	21,440
Mississippi	4,583	8,405	860	272	14,120	227,869	138		4,445	4,583
Louisiana	19,338	34,582	14,361	785	69,066	1,282,234			19,338	19,338
Texas	139,778	148,311	68,265	17,246	373,600	5,955,791	200		139,578	139,778
Arkansas	10,255	13,062	7,461	1,373	32,151	446,648		150	10,105	10,255
Kentucky	14,375	22,393	9,213	1,474	47,455	665,706			14,375	14,375
Tennessee	28,826	44,763	17,026	3,471	94,086	1,504,510	100		28,726	28,826
Total Southern States	347,591	460,565	190,031	53,064	1,051,251	16,411,004	438	150	347,003	347,591
Ohio	85,933	116,173	42,328	7,689	252,123	3,937,884	2,500		83,433	85,933
Indiana	32,765	51,256	24,015	5,055	113,091	1,898,993	55		32,710	32,765
Illinois	214,517	280,975	75,610	52,530	623,632	9,684,176	1,534	15	212,968	214,517
Michigan	44,195	81,931	25,548	6,058	157,732	3,188,317	1,000		43,195	44,195
Wisconsin	28,630	34,519	27,995	4,829	95,973	1,553,339	50		28,580	28,630
Minnesota	38,401	71,775	20,358	11,266	141,800	2,135,257	1,105	25	37,271	38,401
Iowa	14,028	21,130	11,699	2,876	49,733	860,076			14,028	14,028
Missouri	38,223	43,309	25,520	2,911	109,963	1,834,732			38,223	38,223
Total Middle Western States	496,692	701,068	253,073	93,214	1,544,047	25,092,774	6,244	40	490,408	496,692
North Dakota	4,180	5,897	3,389	875	14,341	251,867			4,180	4,180
South Dakota	3,943	6,459	3,468	778	14,648	265,972			3,943	3,943
Nebraska	20,820	21,303	13,279	4,602	60,004	1,022,174	25		20,795	20,820
Kansas	20,045	22,483	14,312	1,421	58,261	969,690			20,045	20,045
Montana	5,175	5,280	2,052	323	12,830	283,387	60		5,115	5,175
Wyoming	2,485	5,095	2,725	425	10,730	183,943			2,485	2,485
Colorado	16,155	26,926	12,169	3,856	59,106	957,392			16,155	16,155
New Mexico	6,440	5,863	1,201	2,593	16,097	264,900			6,440	6,440
Oklahoma	31,393	37,167	31,151	5,011	104,722	1,449,097			31,393	31,393
Total Western States	110,636	136,473	83,746	19,884	350,739	5,648,422	85		110,551	110,636
Washington	31,460	42,129	22,126	12,662	108,377	1,795,270			31,460	31,460
Oregon	21,770	34,117	23,392	221	79,500	1,299,591			21,770	21,770
California	238,813	266,967	143,487	12,584	661,851	10,999,989	625		238,188	238,813
Idaho	6,805	6,965	3,315	606	17,691	332,734	5		6,800	6,805
Utah	5,200	5,756	4,837	1,252	17,045	320,530			5,200	5,200
Nevada	1,885	3,650	3,902	40	9,477	152,526			1,885	1,885
Arizona	6,025	7,670	3,946	1,003	18,644	383,609	700		5,325	6,025
Total Pacific States	311,958	367,254	205,005	28,368	912,585	15,284,249	1,330		310,628	311,958
Total United States (exclusive of possessions)	2,026,477	2,942,422	1,180,926	266,979	6,416,804	94,013,533	12,915	738	2,012,824	2,026,477
Alaska (nonmember banks)	825	1,100	732	331	2,988	58,450			825	825
The Territory of Hawaii (nonmember bank)	4,000	5,000	1,748	2,176	12,924	194,363			4,000	4,000
Virgin Islands of the United States (nonmember bank)	150	100	47	95	392	5,084	100		50	150
Total possessions (nonmember banks)	4,975	6,200	2,527	2,602	16,304	257,897	100		4,875	4,975
Total United States and possessions	2,031,452	2,948,622	1,183,453	269,581	6,433,108	94,271,430	13,015	738	2,017,699	2,031,452
New York City (central Reserve city)	265,588	452,412	162,843	6,897	887,740	11,472,785			265,588	265,588
Chicago (central Reserve city)	151,950	201,825	33,843	34,248	421,866	5,875,498	1,500		150,450	151,950
Other Reserve cities	802,054	1,183,748	443,740	99,050	2,528,592	39,936,114	3,900		798,154	802,054
Country banks (member banks)	806,885	1,104,437	540,500	126,784	2,578,606	36,729,136	7,515	738	798,632	806,885
Possessions (nonmember banks)	4,975	6,200	2,527	2,602	16,304	257,897	100		4,875	4,975

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,621	5,512	2,024	218	12,375	218,968			4,621	4,621
New Jersey, District No. 2	42,097	56,906	22,476	6,358	127,837	1,975,128	1,583	55	40,459	42,097
Kentucky, District No. 4	6,725	10,044	4,665	818	22,252	266,157			6,725	6,725
Pennsylvania, District No. 4	97,620	200,740	31,804	2,598	332,762	3,391,759			97,620	97,620
West Virginia, District No. 4	1,140	1,955	566	126	3,787	34,299			1,140	1,140
Louisiana, District No. 6	15,013	28,207	12,332	769	56,321	1,051,032			15,013	15,013
Mississippi, District No. 6	3,553	6,673	152	11,004	181,592	138			3,415	3,553
Tennessee, District No. 6	19,940	26,483	9,837	2,091	58,351	910,543			19,840	19,940
Indiana, District No. 7	27,410	44,274	19,721	4,173	95,578	1,631,595	55		27,355	27,410
Illinois, District No. 7	202,665	264,468	64,273	48,586	579,992	9,034,398	1,519	15	201,131	202,665
Michigan, District No. 7	41,207	77,958	23,402	5,479	148,046	3,066,505	1,000		40,207	41,207
Wisconsin, District No. 7	25,225	30,424	25,961	4,330	85,940	1,400,770	50		25,175	25,225
Missouri, District No. 10	14,665	17,342	10,312	1,492	43,811	792,863			14,665	14,665
New Mexico, District No. 10	4,500	4,100	599	1,792	10,991	170,800			4,500	4,500
Oklahoma, District No. 10	30,843	36,485	30,655	4,680	102,663	1,425,996			30,843	30,843

Loans and Discounts of National Banks, by States, Apr. 9, 1951
 [In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals (consumer loans)	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties							
Maine.....	30,906	18	3,385	63	826	1,655	16,363	5,759	18,325	25	2,100	11	79,436	942	78,494
New Hampshire.....	31,724	-----	2,182	3	1,498	1,452	14,824	3,672	19,675	30	1,887	21	76,968	590	76,378
Vermont.....	11,659	-----	4,647	-----	1,657	3,112	13,027	3,762	16,470	18	1,144	9	55,505	463	55,042
Massachusetts.....	794,453	-----	3,652	12,015	19,940	1,410	110,830	52,248	203,464	11,453	37,062	415	1,246,942	21,337	1,225,605
Rhode Island.....	79,377	-----	27	192	1,549	464	18,146	6,342	30,702	-----	1,246	47	138,092	1,618	136,474
Connecticut.....	101,850	-----	2,283	1,572	3,706	1,127	54,668	16,025	62,061	-----	6,810	55	250,157	4,279	245,878
Total New England States.....	1,049,969	18	16,176	13,845	29,176	9,220	227,858	87,808	350,697	11,526	50,249	558	1,847,100	29,229	1,817,871
New York.....	2,943,205	74	40,389	334,565	107,279	19,033	324,938	76,687	715,745	44,889	191,667	927	4,799,398	79,500	4,719,898
New Jersey.....	181,517	-----	8,848	1,994	9,437	5,720	295,053	40,375	184,097	100	8,880	81	736,102	7,860	728,242
Pennsylvania.....	1,223,586	127	40,709	10,449	29,150	37,702	472,324	115,727	379,576	11,144	53,441	290	2,374,225	34,344	2,339,881
Delaware.....	4,300	-----	1,169	-----	342	1,374	5,421	1,098	1,115	-----	528	2	15,349	50	15,299
Maryland.....	66,590	6	4,557	1,146	27,293	7,098	35,524	12,666	29,047	-----	7,555	56	191,538	1,065	190,473
District of Columbia.....	88,700	-----	3	984	3,873	123	40,094	15,304	45,619	-----	2,740	49	197,489	1,913	195,576
Total Eastern States.....	4,507,898	207	95,675	349,138	177,374	71,050	1,173,354	261,857	1,355,199	56,133	264,811	1,405	8,314,101	124,732	8,189,369
Virginia.....	137,867	3	19,623	1,141	6,625	14,179	96,728	29,441	111,421	1,330	20,447	133	438,938	4,022	434,916
West Virginia.....	30,704	-----	2,400	-----	1,330	3,742	47,938	11,637	47,982	-----	1,730	32	147,495	2,173	145,322
North Carolina.....	89,090	-----	7,698	1,135	8,840	3,049	11,688	7,414	51,322	150	2,605	61	183,052	2,054	180,998
South Carolina.....	61,973	91	6,046	713	1,913	1,895	13,402	10,784	35,719	-----	5,003	44	137,583	1,596	135,987
Georgia.....	216,523	-----	11,254	4,422	10,132	5,362	36,244	14,193	118,459	3,234	14,734	327	434,884	4,023	430,861
Florida.....	153,666	-----	5,454	1,466	15,175	2,019	28,615	17,907	86,437	625	10,305	54	321,753	2,913	318,840
Alabama.....	127,116	31	23,389	3,871	4,945	5,419	47,695	15,046	90,635	17	18,365	163	336,692	6,232	330,460
Mississippi.....	22,385	4	4,088	155	744	1,822	7,040	3,585	17,145	-----	1,874	132	58,974	875	58,099
Louisiana.....	196,281	49	8,859	3,713	2,918	2,394	24,107	16,016	64,856	818	12,767	528	333,306	3,953	329,353
Texas.....	1,154,210	4,211	176,252	11,983	64,649	20,489	111,849	62,959	438,109	1,841	55,690	3,551	2,105,793	23,490	2,082,303
Arkansas.....	38,455	129	15,492	1,123	475	4,231	11,671	6,559	36,932	65	1,232	72	116,436	592	115,844
Kentucky.....	63,579	59	20,581	240	1,966	11,054	30,645	11,475	56,883	340	2,391	154	199,367	2,866	196,501
Tennessee.....	313,243	168	17,467	3,662	15,009	7,740	34,164	19,821	140,670	775	18,817	532	572,068	8,441	563,627
Total Southern States.....	2,605,092	4,745	318,633	33,624	134,721	83,395	501,786	226,837	1,296,570	9,195	165,960	5,783	5,386,341	63,230	5,323,111
Ohio.....	459,559	2,527	29,562	9,483	13,670	32,802	255,762	61,764	254,030	771	39,010	447	1,159,387	14,820	1,144,567
Indiana.....	172,079	552	19,071	876	4,565	14,276	127,538	25,261	99,422	5	7,081	135	470,861	5,516	465,345
Illinois.....	1,661,408	3,806	83,531	80,096	76,407	19,104	266,688	63,054	381,832	10,585	73,964	2,047	2,722,522	47,437	2,675,085
Michigan.....	281,234	245	7,865	5,118	7,534	6,931	247,162	43,893	201,540	1,584	19,809	558	823,473	10,271	813,202
Wisconsin.....	172,259	240	10,789	452	3,090	7,615	92,393	18,796	54,970	2,083	20,778	599	384,064	6,805	377,259
Minnesota.....	349,271	9,299	36,952	3,338	8,370	9,771	144,899	23,033	142,670	106	52,379	738	780,826	8,089	772,737
Iowa.....	76,573	7,150	46,895	415	1,316	8,955	43,460	35,792	35,792	-----	3,911	157	234,976	3,279	231,697
Missouri.....	294,478	4,438	51,773	7,080	13,272	5,987	122,216	20,064	112,816	250	19,681	251	652,306	4,011	648,295
Total Middle Western States.....	3,466,861	28,257	286,438	106,858	128,224	105,441	1,300,118	266,217	1,283,072	15,384	236,613	4,932	7,228,415	100,228	7,128,187
North Dakota.....	15,874	8,317	10,807	2	787	1,685	13,056	3,017	14,752	-----	533	41	68,871	1,070	67,801
South Dakota.....	20,767	3,050	21,184	20	505	1,741	18,051	3,279	17,023	-----	1,131	122	86,873	2,198	84,675
Nebraska.....	110,092	11,926	84,082	383	5,975	4,349	17,443	8,271	37,993	338	10,177	258	291,287	3,526	287,761
Kansas.....	89,997	16,003	71,947	1,964	2,574	7,589	23,073	6,038	52,830	231	6,707	189	279,142	1,584	277,558
Montana.....	17,236	5,055	12,320	-----	121	1,131	13,111	2,568	19,058	-----	1,128	69	71,797	956	70,841
Wyoming.....	12,804	910	13,934	-----	467	1,028	12,349	3,999	9,048	-----	247	80	54,866	437	54,429
Colorado.....	88,973	5,851	67,830	1,333	711	4,118	29,288	14,671	45,067	-----	8,166	245	266,253	1,690	264,563
New Mexico.....	32,304	458	16,416	5	1,088	1,492	14,172	4,265	19,603	-----	907	74	90,784	912	89,872
Oklahoma.....	223,387	3,341	55,499	1,530	1,836	7,445	29,040	13,855	83,252	203	7,696	286	427,370	3,257	424,113
Total Western States.....	611,434	54,911	354,019	5,237	14,064	30,578	169,583	59,963	298,626	772	36,692	1,364	1,637,243	15,630	1,621,613
Washington.....	285,235	3,759	25,080	1,476	3,065	10,553	127,954	32,732	133,308	300	14,222	842	638,526	8,258	630,268
Oregon.....	200,078	496	26,234	491	1,710	7,457	105,356	22,414	107,324	-----	6,364	824	478,748	2,766	475,982
California.....	1,522,348	179	162,728	15,681	19,884	58,141	1,779,810	189,563	769,420	9,516	109,933	6,026	4,643,229	55,037	4,588,192
Idaho.....	32,462	3,576	21,582	10	238	2,921	38,611	8,538	19,331	-----	1,813	175	129,257	1,596	127,661
Utah.....	33,938	420	8,019	489	1,714	1,389	30,086	5,425	32,342	-----	9,724	294	123,840	1,111	122,729
Nevada.....	6,494	-----	3,475	-----	291	893	21,025	4,759	10,963	-----	152	74	48,126	145	47,981
Arizona.....	50,933	130	28,916	15	222	1,899	46,025	1,691	38,422	-----	352	149	168,754	936	167,818
Total Pacific States.....	2,131,488	8,560	276,034	18,162	27,124	83,253	2,148,867	265,122	1,111,110	9,816	142,560	8,384	6,230,480	69,849	6,160,631
Total United States (exclusive of possessions).....	14,372,742	96,698	1,346,975	526,864	510,683	382,937	5,521,566	1,167,804	5,695,274	102,826	896,885	22,426	30,643,680	402,898	30,240,782
Alaska (nonmember banks).....	5,356	-----	-----	-----	10	25	4,705	1,193	3,031	-----	67	14	14,401	420	13,981
The Territory of Hawaii (nonmember bank).....	14,840	-----	6,287	25	8,367	1,225	37,585	5,683	6,463	-----	4,368	66	84,909	-----	84,909
Virgin Islands of the United States (nonmember bank).....	179	-----	11	-----	6	120	685	173	283	-----	-----	1	1,458	-----	1,458
Total possessions (nonmember banks).....	20,375	-----	6,298	25	8,383	1,370	42,975	7,049	9,777	-----	4,435	81	100,768	420	100,348
Total United States and possessions.....	14,393,117	96,698	1,353,273	526,889	519,066	384,307	5,564,541	1,174,853	5,705,051	102,826	901,320	22,507	30,744,448	403,318	30,341,130
New York City (central Reserve city).....	2,626,884	-----	68	326,813	100,059	-----	53,644	10,444	453,334	44,810	162,552	655	3,779,263	66,323	3,712,940
Chicago (central Reserve city).....	1,402,906	391	7,316	79,739	59,774	670	43,839	18,688	146,358	10,514	63,179	1,158	1,834,532	34,416	1,800,116
Other Reserve cities.....	7,265,838	22,078	327,248	101,744	232,053	73,430	2,733,405	481,870	2,455,914	45,575	457,820	12,907	14,209,882	181,641	14,028,241
Country banks (member banks).....	3,077,114	74,229	1,012,343	18,568	118,797	308,837	2,690,678	656,802	2,639,668	1,927	213,334	7,706	10,820,003	120,518	10,699,485
Possessions (nonmember banks).....	20,375	-----	6,298	25	8,383	1,370	42,975	7,049	9,777	-----	4,435	81	100,768	420	100,348

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve

U. S. Government Obligations Held by National Banks, by States, Apr. 9, 1951

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed								Federal Housing Administration debentures	Total
	Direct obligations									
	Treasury bills	Treasury notes	U. S. non-marketable bonds (savings series D, F, G; investment series A-1965, B-1975-80; and depository bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total		
Maine.....	3,094	18,347	8,190	31,030	14,831	4,798	4,687	84,977	11	84,988
New Hampshire.....	5,967	18,478	4,184	23,407	7,332	2,340	3,768	65,476	41	65,517
Vermont.....	2,529	13,899	6,504	15,100	4,265	2,397	2,659	47,353	27	47,380
Massachusetts.....	113,141	189,845	28,606	409,382	176,971	159,430	33,566	1,110,941	44	1,110,985
Rhode Island.....	5,237	50,753	1,638	59,289	16,232	6,251	7,811	147,211	.....	147,211
Connecticut.....	25,040	74,475	12,619	136,350	52,860	15,716	8,334	325,394	12	325,406
Total New England States.....	155,008	365,797	61,741	674,558	272,491	190,932	60,825	1,781,352	135	1,781,487
New York.....	239,931	954,900	125,260	2,261,700	632,512	126,147	135,034	4,475,484	734	4,476,218
New Jersey.....	17,833	265,425	61,406	366,439	173,752	66,309	159,079	1,110,243	323	1,110,566
Pennsylvania.....	216,239	592,670	150,091	948,001	524,414	317,261	256,018	3,004,694	183	3,004,877
Delaware.....	2,589	2,419	1,906	5,682	2,227	1,002	2,076	17,901	.....	17,901
Maryland.....	12,829	35,860	15,627	173,741	69,481	39,142	2,845	349,525	13	349,538
District of Columbia.....	35,176	136,609	13,482	109,434	26,654	3,323	2,463	327,141	.....	327,141
Total Eastern States.....	524,597	1,987,883	367,772	3,864,997	1,429,040	553,184	557,515	9,284,988	1,253	9,286,241
Virginia.....	24,124	102,077	36,173	155,552	50,433	18,382	18,119	404,860	21	404,881
West Virginia.....	11,027	78,275	16,180	86,831	19,844	11,370	13,265	236,792	.....	236,792
North Carolina.....	9,136	47,788	10,005	57,523	10,446	10,658	2,709	148,265	.....	148,265
South Carolina.....	3,482	55,473	10,618	75,368	13,593	1,259	2,451	162,244	.....	162,244
Georgia.....	18,127	83,618	10,225	117,656	10,108	2,469	8,394	250,597	.....	250,597
Florida.....	49,150	262,945	15,471	222,028	31,834	30,588	71,140	683,156	7	683,163
Alabama.....	28,282	119,443	11,139	133,603	23,509	5,623	8,672	330,271	10	330,281
Mississippi.....	2,218	28,251	4,520	31,753	2,430	2,669	3,286	75,127	.....	75,127
Louisiana.....	29,829	257,906	7,830	132,973	25,037	10,631	40,471	504,677	.....	504,677
Texas.....	162,373	681,144	41,200	589,330	128,357	36,030	54,707	1,693,141	3	1,693,144
Arkansas.....	10,112	66,123	9,324	55,771	9,713	3,494	3,925	158,462	.....	158,462
Kentucky.....	8,260	97,554	10,575	108,692	19,518	9,972	7,536	262,107	4	262,111
Tennessee.....	7,313	177,556	17,959	163,544	48,411	15,570	3,865	434,218	6	434,224
Total Southern States.....	363,433	2,058,153	201,219	1,930,624	393,233	158,715	238,540	5,343,917	51	5,343,968
Ohio.....	115,491	477,027	53,135	645,045	185,554	48,167	71,370	1,595,789	16	1,595,805
Indiana.....	14,934	299,079	33,087	345,933	104,914	34,451	24,877	857,275	22	857,297
Illinois.....	163,847	1,189,285	112,139	1,430,396	590,090	363,012	74,425	3,923,194	14	3,923,208
Michigan.....	51,958	429,512	29,077	576,062	285,344	9,679	36,306	1,417,938	19	1,417,957
Wisconsin.....	16,728	284,272	42,220	223,207	77,984	7,393	30,690	682,494	49	682,543
Minnesota.....	5,773	196,373	50,857	272,653	85,781	24,697	16,783	652,917	.....	652,917
Iowa.....	22,399	119,724	27,670	115,252	12,865	5,474	2,960	306,344	.....	306,344
Missouri.....	45,608	204,601	16,011	228,626	60,266	7,107	6,209	568,428	22	568,450
Total Middle Western States.....	436,738	3,199,873	364,196	3,837,174	1,402,798	499,980	263,620	10,004,379	142	10,004,521
North Dakota.....	399	43,411	12,739	48,042	10,497	1,088	563	116,739	7	116,746
South Dakota.....	3,211	38,397	8,924	37,671	9,135	407	953	98,698	4	98,702
Nebraska.....	14,510	117,533	21,974	124,929	44,930	28,389	13,300	365,565	3	365,568
Kansas.....	16,489	152,036	23,639	116,596	14,226	4,773	5,197	332,956	96	333,052
Montana.....	8,451	47,610	9,240	49,901	11,326	1,329	385	128,242	.....	128,242
Wyoming.....	6,684	31,461	4,329	23,230	7,198	860	767	74,529	.....	74,529
Colorado.....	82,053	144,453	15,969	96,504	24,652	14,904	5,604	384,139	.....	384,139
New Mexico.....	12,090	44,872	5,575	23,327	6,276	1,392	1,713	95,245	.....	95,245
Oklahoma.....	49,681	205,494	22,010	135,035	30,854	31,236	9,649	483,959	19	483,978
Total Western States.....	193,568	825,267	124,399	655,235	159,094	84,378	38,131	2,080,072	129	2,080,201
Washington.....	8,169	87,402	13,107	174,791	136,945	54,176	30,687	505,277	.....	505,277
Oregon.....	2,438	106,983	4,641	91,972	77,486	37,381	89,485	410,386	.....	410,386
California.....	57,592	1,111,277	70,755	1,386,717	348,422	142,021	156,564	3,273,348	627	3,273,975
Idaho.....	2,496	29,188	2,667	55,866	15,210	14,258	9,773	129,458	8	129,466
Utah.....	13,062	48,696	3,021	24,901	5,687	11,690	485	107,542	4	107,546
Nevada.....	1,405	16,537	3,149	33,331	5,449	4,313	1,594	65,778	.....	65,778
Arizona.....	7,729	15,678	2,285	61,324	7,485	6,225	2,476	103,202	11	103,213
Total Pacific States.....	92,891	1,415,761	99,625	1,828,902	596,684	270,064	291,064	4,594,991	650	4,595,641
Total United States (exclusive of possessions).....	1,766,235	9,852,734	1,218,952	12,791,490	4,253,340	1,757,253	1,449,695	33,089,699	2,360	33,092,059
Alaska (nonmember banks).....	299	8,093	12,295	2,672	1,009	485	2,050	26,903	.....	26,903
The Territory of Hawaii (nonmember bank).....	.....	21,921	7,150	27,610	4,213	1,788	.....	62,682	.....	62,682
Virgin Islands of the United States (nonmember bank).....	.....	1,927	260	319	52	50	160	2,768	.....	2,768
Total possessions (nonmember banks).....	299	31,941	19,705	30,601	5,274	2,323	2,210	92,353	.....	92,353
Total United States and possessions.....	1,766,534	9,884,675	1,238,657	12,822,091	4,258,614	1,759,576	1,451,905	33,182,052	2,360	33,184,412
New York City (central Reserve city).....	218,080	762,321	46,740	1,853,643	483,474	60,407	41,360	3,466,025	.....	3,466,025
Chicago (central Reserve city).....	90,587	609,528	12,055	676,298	411,551	327,039	36,594	2,163,652	.....	2,163,652
Other Reserve cities.....	731,627	3,737,994	189,988	5,003,752	1,812,563	770,670	583,174	12,829,768	243	12,830,011
Country banks (member banks).....	725,941	4,742,891	970,169	5,257,797	1,545,752	599,137	788,567	14,630,254	2,117	14,632,371
Possessions (nonmember banks).....	299	31,941	19,705	30,601	5,274	2,323	2,210	92,353	.....	92,353

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	7,629	27,701	2,686	27,845	12,027	5,360	1,301	84,549	12	84,561
New Jersey, District No. 2.....	4,942	175,942	40,523	258,700	140,510	56,893	134,658	812,168	281	812,449
Kentucky, District No. 4.....	3,797	40,293	7,235	41,731	6,681	4,914	5,274	109,925	.....	109,925
Pennsylvania, District No. 4.....	163,480	247,013	44,399	399,713	253,012	171,844	127,465	1,406,926	138	1,407,064
West Virginia, District No. 4.....	2,646	2,344	1,913	4,099	626	1,200	1,152	13,980	.....	13,980
Louisiana, District No. 6.....	21,502	198,842	6,204	114,567	21,594	10,559	40,405	413,673	.....	413,673
Mississippi, District No. 6.....	2,118	20,283	3,774	24,076	2,357	2,548	3,254	58,410	.....	58,410
Tennessee, District No. 6.....	6,856	139,308	12,812	97,302	36,132	6,871	2,592	301,873	6	301,879
Indiana, District No. 7.....	11,791	252,808	27,129	309,696	92,086	32,536	22,420	748,466	1	748,467
Illinois, District No. 7.....	157,532	1,102,718	86,378	1,326,083	568,399	351,803	63,027	3,655,940	14	3,655,954
Michigan, District No. 7.....	50,408	416,030	20,092	551,020	281,589	8,408	35,017	1,362,564	7	1,362,571
Wisconsin, District No. 7.....	15,703	266,615	34,238	187,108	75,151	5,769	29,874	614,458	49	614,507
Missouri, District No. 10.....	16,533	113,702	5,414	92,543	6,688	1,092	1,629	237,601	5	237,606
New Mexico, District No. 10.....	9,249	24,083	4,205	18,148	4,625	1,063	991	62,364	.....	62,364
Oklahoma, District No. 10.....	49,481	202,492	21,813	133,084	30,789	31,207	9,473	478,339	19	478,358

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Apr. 9, 1951

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	6,793	13,512	7	69	5,185	23,036	48,602
New Hampshire.....	11,081	11,403	3	17	6,629	22,293	51,426
Vermont.....	4,332	6,506	15	22	2,613	12,683	26,171
Massachusetts.....	181,362	68,114	685	8,021	47,513	456,021	761,719
Rhode Island.....	10,412	11,293	31	84	8,122	38,229	68,174
Connecticut.....	35,667	51,697	250	34	20,628	99,355	207,631
Total New England States.....	249,647	162,525	994	8,250	90,690	651,617	1,163,723
New York.....	687,807	122,392	321	31,788	103,728	2,430,528	3,376,564
New Jersey.....	65,333	102,762	390	4	51,349	246,375	466,213
Pennsylvania.....	213,644	285,937	500	2,638	118,899	978,646	1,630,264
Delaware.....	751	2,836	—	—	1,027	4,786	9,400
Maryland.....	40,094	42,431	—	70	13,403	93,939	189,937
District of Columbia.....	28,637	33,914	1	45	13,785	116,335	192,717
Total Eastern States.....	1,066,266	590,272	1,212	34,545	302,191	3,870,609	5,865,095
Virginia.....	51,792	73,158	310	—	26,504	133,217	284,981
West Virginia.....	11,073	41,324	—	—	13,919	57,818	124,154
North Carolina.....	21,642	41,324	10	—	11,721	55,720	130,417
South Carolina.....	16,327	31,237	192	1	11,842	55,847	115,446
Georgia.....	69,915	53,614	230	—	16,231	140,212	280,202
Florida.....	61,128	139,129	306	12	26,063	185,792	432,430
Alabama.....	26,003	92,255	409	160	19,992	138,646	277,465
Mississippi.....	4,746	25,725	—	—	5,012	24,120	59,603
Louisiana.....	71,781	70,280	466	29	17,001	180,522	340,079
Texas.....	232,044	657,824	3,855	2,649	74,973	815,356	1,786,701
Arkansas.....	14,635	47,858	5	—	7,704	53,721	123,923
Kentucky.....	15,951	51,671	20	—	12,880	81,219	161,750
Tennessee.....	71,355	104,680	167	3	24,566	192,294	393,065
Total Southern States.....	668,392	1,450,079	5,990	2,854	268,417	2,114,484	4,510,216
Ohio.....	142,917	185,341	3,970	914	57,668	482,648	873,458
Indiana.....	59,618	118,799	64	8	34,553	224,073	437,115
Illinois.....	393,229	343,834	1,138	3,397	82,328	1,497,612	2,321,538
Michigan.....	136,282	98,765	398	1,189	46,665	414,963	698,262
Wisconsin.....	75,699	86,235	17	35	18,583	177,244	357,813
Minnesota.....	142,395	106,768	285	835	20,218	235,451	505,952
Iowa.....	32,541	77,492	84	—	11,747	102,993	224,857
Missouri.....	127,387	101,522	108	120	17,536	252,667	499,340
Total Middle Western States.....	1,110,068	1,118,756	6,064	6,498	289,298	3,387,651	5,918,335
North Dakota.....	3,601	17,466	61	16	3,042	26,738	50,924
South Dakota.....	4,516	22,398	—	—	3,632	30,185	60,731
Nebraska.....	51,618	79,159	270	—	9,907	139,670	280,624
Kansas.....	17,892	106,442	233	—	11,370	124,766	260,703
Montana.....	6,777	20,515	71	65	4,680	34,719	66,827
Wyoming.....	3,316	16,252	—	—	3,445	20,825	43,888
Colorado.....	39,021	79,970	215	13	13,188	129,241	261,648
New Mexico.....	3,027	28,989	150	—	4,856	31,001	68,023
Oklahoma.....	36,899	161,324	927	—	17,633	191,590	408,373
Total Western States.....	166,667	532,515	1,927	94	71,753	728,735	1,501,691
Washington.....	109,543	60,574	716	722	24,087	233,038	428,680
Oregon.....	65,893	29,968	682	642	12,436	174,081	283,702
California.....	462,121	189,426	3,336	8,975	86,675	1,297,089	2,048,622
Idaho.....	8,425	16,454	—	—	4,855	34,268	64,002
Utah.....	15,398	10,003	—	—	3,211	47,695	76,307
Nevada.....	3,493	4,741	—	—	3,282	15,018	26,534
Arizona.....	16,290	18,489	—	192	6,755	38,096	79,822
Total Pacific States.....	682,163	329,655	4,734	10,531	141,301	1,839,285	3,007,669
Total United States (exclusive of possessions).....	3,943,203	4,183,802	20,921	62,772	1,163,650	12,592,381	21,966,729
Alaska (nonmember banks).....	1,626	422	—	17	4,391	19,775	16,231
The Territory of Hawaii (nonmember bank).....	4,452	953	24	26	11,145	15,961	32,561
Virgin Islands of the United States (nonmember bank).....	—	20	—	—	341	1,459	820
Total possessions (nonmember banks).....	6,078	1,395	24	43	15,877	26,195	49,612
Total United States and possessions.....	3,949,281	4,185,197	20,945	62,815	1,179,527	12,618,576	22,016,341
New York City (central Reserve city).....	625,499	5,844	260	31,535	44,220	2,157,574	2,864,932
Chicago (central Reserve city).....	306,398	111,283	1,088	3,391	23,066	1,074,602	1,519,828
Other Reserve cities.....	2,296,340	1,358,692	13,768	26,184	374,278	5,579,049	9,648,311
Country banks (member banks).....	714,966	2,707,983	5,905	1,662	722,086	3,781,156	7,933,658
Possessions (nonmember banks).....	6,078	1,395	24	43	15,877	26,195	49,612

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	8,231	7,869	—	9	5,256	22,394	43,759
New Jersey, District No. 2.....	49,985	70,127	302	4	36,083	180,984	337,485
Kentucky, District No. 4.....	2,740	23,582	20	—	5,649	28,005	59,996
Pennsylvania, District No. 4.....	93,937	92,884	127	222	45,714	450,086	682,970
West Virginia, District No. 4.....	777	2,030	10	—	767	3,389	6,973
Louisiana, District No. 6.....	63,434	46,933	466	29	12,790	155,360	279,012
Mississippi, District No. 6.....	4,422	19,616	—	—	3,922	18,881	46,841
Tennessee, District No. 6.....	33,927	69,575	108	—	16,815	113,599	234,024
Indiana, District No. 7.....	54,480	97,369	64	8	29,049	196,786	377,756
Illinois, District No. 7.....	372,559	295,849	1,138	3,397	72,538	1,431,130	2,176,611
Michigan, District No. 7.....	135,419	92,005	337	1,189	44,551	404,713	678,214
Wisconsin, District No. 7.....	74,112	73,586	17	35	16,130	162,654	326,534
Missouri, District No. 10.....	71,136	61,291	108	67	7,319	111,923	251,844
New Mexico, District No. 10.....	1,953	13,990	150	—	3,040	19,524	38,657
Oklahoma, District No. 10.....	36,654	157,152	927	—	17,118	189,291	401,142

¹ Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
Maine.....	111,415	7,488	6,829	5,969	12	977	132,690
New Hampshire.....	113,433	7,696	12,709	6,553	-----	5,042	145,433
Vermont.....	53,561	2,318	3,384	1,087	-----	1,018	61,368
Massachusetts.....	1,939,265	153,569	148,961	268,106	30,257	45,429	2,585,587
Rhode Island.....	214,298	18,447	26,993	13,925	514	5,657	279,834
Connecticut.....	523,478	41,358	31,181	19,690	17	29,350	645,074
Total New England States.....	2,955,450	230,876	230,057	315,330	30,800	87,473	3,849,986
New York.....	7,602,162	798,226	266,458	1,142,972	567,155	271,999	10,648,972
New Jersey.....	1,102,986	79,605	154,365	30,761	59	32,521	1,400,297
Pennsylvania.....	3,932,303	382,538	172,188	466,633	19,279	60,704	5,033,645
Delaware.....	22,867	918	2,806	521	-----	422	27,534
Maryland.....	400,007	30,611	61,727	58,150	360	3,009	553,864
District of Columbia.....	511,121	25,779	153	41,101	3,252	18,886	600,292
Total Eastern States.....	13,571,446	1,317,677	657,697	1,740,138	590,105	387,541	18,264,604
Virginia.....	573,593	39,842	54,771	80,409	117	12,704	761,436
West Virginia.....	278,863	18,184	34,757	23,349	-----	6,928	362,081
North Carolina.....	294,599	18,736	30,891	18,836	-----	8,012	371,074
South Carolina.....	280,678	15,427	48,741	14,576	-----	6,032	365,454
Georgia.....	573,134	44,240	66,713	133,252	37	3,855	821,231
Florida.....	910,539	31,975	150,771	132,421	2,247	13,575	1,241,528
Alabama.....	574,175	34,683	88,586	70,861	343	4,863	773,511
Mississippi.....	112,908	5,918	29,911	17,597	-----	1,497	167,831
Louisiana.....	657,530	32,590	166,781	143,346	8,927	10,287	1,019,461
Texas.....	3,674,367	162,175	409,716	702,383	8,354	55,833	5,012,828
Arkansas.....	270,499	9,166	33,069	39,646	-----	2,728	355,108
Kentucky.....	415,597	22,336	34,117	33,463	-----	3,550	509,063
Tennessee.....	726,972	36,336	104,565	229,135	79	11,019	1,108,106
Total Southern States.....	9,343,454	471,608	1,253,389	1,639,274	20,104	140,883	12,868,712
Ohio.....	1,939,781	213,814	224,733	191,189	3,258	42,682	2,615,457
Indiana.....	949,029	75,488	199,946	85,526	78	27,877	1,337,944
Illinois.....	4,940,396	537,120	371,399	959,943	36,389	74,432	6,919,679
Michigan.....	1,527,938	302,595	131,108	144,955	3,641	23,490	2,133,727
Wisconsin.....	678,000	92,787	79,265	107,057	537	19,188	976,834
Minnesota.....	942,305	96,419	130,785	282,809	2,225	23,649	1,478,192
Iowa.....	412,748	24,528	99,919	118,442	-----	5,654	661,291
Missouri.....	968,613	83,193	62,955	347,914	1,832	12,141	1,476,648
Total Middle Western States.....	12,358,810	1,425,944	1,300,110	2,237,835	47,960	229,113	17,599,772
North Dakota.....	144,085	4,513	11,787	8,275	-----	1,647	170,307
South Dakota.....	159,416	5,499	23,944	8,738	-----	2,161	199,758
Nebraska.....	591,735	34,381	58,515	157,330	3	6,275	848,239
Kansas.....	565,544	29,412	146,940	71,434	-----	10,344	823,674
Montana.....	178,457	6,997	20,430	10,463	-----	3,560	219,907
Wyoming.....	106,712	3,805	20,710	8,549	-----	2,149	141,925
Colorado.....	571,092	34,120	54,580	67,045	90	7,120	734,047
New Mexico.....	149,738	10,017	38,587	8,954	-----	2,679	209,975
Oklahoma.....	881,851	44,205	149,110	132,277	30	11,688	1,219,161
Total Western States.....	3,348,630	172,949	524,603	473,065	123	47,623	4,566,993
Washington.....	977,114	63,261	120,675	67,219	3,501	17,720	1,249,490
Oregon.....	703,952	38,689	83,759	32,371	1,280	18,807	878,858
California.....	4,676,367	273,505	390,817	221,570	80,107	199,702	5,842,068
Idaho.....	184,286	7,917	37,624	3,587	-----	2,363	235,777
Utah.....	163,791	9,067	29,999	24,325	-----	1,968	229,150
Nevada.....	70,960	3,239	13,976	1,368	-----	1,505	91,048
Arizona.....	237,709	7,862	30,824	3,562	1,278	5,607	286,842
Total Pacific States.....	7,014,179	403,540	707,674	354,002	86,166	247,672	8,813,233
Total United States (exclusive of possessions).....	48,591,969	4,022,594	4,673,530	6,759,644	775,258	1,140,305	65,963,300
Alaska (nonmember banks).....	28,347	5,685	4,202	243	-----	514	38,991
The Territory of Hawaii (nonmember bank).....	49,566	24,011	14,399	1,103	362	2,254	91,695
Virgin Islands of the United States (nonmember bank).....	1,564	228	756	7	8	21	2,584
Total possessions (nonmember banks).....	79,477	29,924	19,357	1,353	370	2,789	133,270
Total United States and possessions.....	48,671,446	4,052,518	4,692,887	6,760,997	775,628	1,143,094	66,096,570
New York City (central Reserve city).....	6,390,183	721,399	74,536	1,127,238	566,192	233,636	9,113,184
Chicago (central Reserve city).....	2,947,358	430,861	255,051	865,909	36,118	38,740	4,574,037
Other Reserve cities.....	20,036,818	1,831,207	1,944,955	4,008,020	166,352	467,789	28,455,141
Country banks (member banks).....	19,217,610	1,039,127	2,398,988	758,477	6,596	400,140	23,820,938
Possessions (nonmember banks).....	79,477	29,924	19,357	1,353	370	2,789	133,270

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	116,329	10,120	8,222	4,387	-----	4,624	143,682
New Jersey, District No. 2.....	801,908	59,934	98,081	29,048	59	25,753	1,014,783
Kentucky, District No. 4.....	165,881	5,844	15,136	2,900	-----	971	190,732
Pennsylvania, District No. 4.....	1,814,748	207,384	53,688	178,910	2,389	21,714	2,278,833
West Virginia, District No. 4.....	14,766	1,710	2,300	1,413	-----	338	20,527
Louisiana, District No. 6.....	514,920	23,713	149,637	125,665	8,927	7,171	830,033
Mississippi, District No. 6.....	54,386	4,654	22,470	17,221	-----	1,315	130,046
Tennessee, District No. 6.....	423,278	24,637	73,008	120,062	-----	6,841	647,826
Indiana, District No. 7.....	811,563	67,452	179,780	72,428	78	24,131	1,155,462
Illinois, District No. 7.....	4,642,613	524,721	341,592	894,856	36,389	70,982	6,511,158
Michigan, District No. 7.....	1,458,600	300,094	123,537	144,748	3,641	22,726	2,083,346
Wisconsin, District No. 7.....	615,403	88,135	67,497	103,862	537	17,962	893,396
Missouri, District No. 10.....	401,368	31,933	20,048	213,090	1,212	6,506	674,157
New Mexico, District No. 10.....	79,444	9,092	28,891	7,996	-----	1,873	127,296
Oklahoma, District No. 10.....	867,699	44,012	145,264	131,962	30	11,309	1,200,276

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, Apr. 9, 1951

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
78,325	27	6	92			78,450	Maine.
41,708	643	20	179			42,550	New Hampshire.
63,126	132	3	451			63,712	Vermont.
446,409	1,685	69	4,542	68	1,000	453,773	Massachusetts.
59,598	533	150	1			60,282	Rhode Island.
172,255	1,402	15	703			174,375	Connecticut.
861,421	4,422	263	5,968	68	1,000	873,142	Total New England States.
1,651,051	38,045		39,855	1,505	142,429	1,872,885	New York.
1,009,075	4,222		14,374	203		1,027,874	New Jersey.
1,910,937	1,144	734	83,121	956		1,996,892	Pennsylvania.
12,789	10		53			12,852	Delaware.
160,395	3,745		669	20		164,834	Maryland.
99,863	1,750	1,025			500	103,138	District of Columbia.
4,844,110	48,916	1,764	138,072	2,684	142,929	5,178,475	Total Eastern States.
312,114	13,316	120	19,098	350		344,998	Virginia.
129,958	1,132	35	195	252		131,572	West Virginia.
80,998	1,787	1	5,869	11		88,666	North Carolina.
51,570	610	7	497	180		52,864	South Carolina.
145,982	2,470	230	268	8		148,958	Georgia.
206,449	2,298	66	1,189	330		210,332	Florida.
190,246	2,446	10	131	854		193,687	Alabama.
44,613	702					45,315	Mississippi.
180,334	497	44	1,372			182,247	Louisiana.
437,824	12,373	400	80,799	2,507		533,903	Texas.
56,905	13	29	605	120		57,672	Arkansas.
105,561	55	16	785	65		106,482	Kentucky.
278,955	3,219	169	9,515	1,740		293,598	Tennessee.
2,221,509	40,918	1,127	120,323	6,417		2,390,294	Total Southern States.
959,212	3,016	175	72,095	579		1,035,077	Ohio.
437,414	2,002	344	136	678		440,574	Indiana.
1,964,764	4,768	81	106,925	360		2,076,898	Illinois.
859,895	1,253	40	7,138	288		868,614	Michigan.
465,998	5,773	44	1,677	400		473,892	Wisconsin.
474,589	58	48	2,321	184		477,200	Minnesota.
144,558	2,570	51	36			147,215	Iowa.
231,292	1,582	43	5,395	150		238,462	Missouri.
5,537,722	21,022	826	195,723	2,639		5,757,932	Total Middle Western States.
65,036	525	6	120			65,687	North Dakota.
48,161	1,030	3	744			49,938	South Dakota.
105,780	39	23	17	2		105,861	Nebraska.
80,472	2,961	41	1,219	33		84,726	Kansas.
49,192	24		161	5		49,382	Montana.
29,647	385	17	17			30,066	Wyoming.
158,996	1,807	10	261	13		161,087	Colorado.
31,895	2,434	11	60			34,400	New Mexico.
96,113	2,501	96	19,853	1,072		119,635	Oklahoma.
665,292	11,706	207	22,452	1,125		700,782	Total Western States.
419,899	4,563	9		390		424,861	Washington.
323,028	47	15	6,820	50		329,960	Oregon.
3,763,258	18,750	235	424,508	5,403	59,825	4,271,979	California.
76,088	649	1,011	4	40		77,792	Idaho.
68,074	528	1,020		50		69,672	Utah.
47,493	1,645		1,345			50,483	Nevada.
72,464	125	10				72,599	Arizona.
4,770,304	26,307	2,300	432,677	5,933	59,825	5,297,346	Total Pacific States.
18,900,358	153,291	6,487	915,215	18,866	203,754	20,197,971	Total United States (exclusive of possessions).
9,557	5,800	5	1,048			16,410	Alaska (nonmember banks).
86,954	1,660	10	123			88,747	The Territory of Hawaii (nonmember bank).
2,009			61	3	5	2,078	Virgin Islands of the United States (nonmember bank).
98,520	7,460	15	1,232	3	5	107,235	Total possessions (nonmember banks).
18,998,878	160,751	6,502	916,447	18,869	203,759	20,305,206	Total United States and possessions.
669,499	34,620		10,965	150	142,429	857,663	New York City (central Reserve city).
825,390	3,450		9,000	350		838,190	Chicago (central Reserve city).
7,685,762	47,359	1,454	578,282	9,581	61,325	8,383,763	Other Reserve cities.
9,719,707	67,862	5,033	316,968	8,785		10,118,355	Country banks (member banks).
98,520	7,460	15	1,232	3	5	107,235	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

60,399	10	5	660		61,074	Connecticut, District No. 2.
800,400	1,685		10,227	200	812,512	New Jersey, District No. 2.
52,321	5	1	75	45	52,447	Kentucky, District No. 4.
706,844	220	385	31,716	517	739,682	Pennsylvania, District No. 4.
9,620		10	171	10	9,811	West Virginia, District No. 4.
152,260	407	39	1,372		154,078	Louisiana, District No. 6.
39,264	699				39,963	Mississippi, District No. 6.
187,784	3,219	167	6,728	1,687	199,585	Tennessee, District No. 6.
371,562	1,990	314	9	638	374,513	Indiana, District No. 7.
1,802,341	4,751	40	74,074	360	1,881,566	Illinois, District No. 7.
798,640	1,131	10	6,969	288	807,038	Michigan, District No. 7.
407,650	5,773	39	1,591	400	415,453	Wisconsin, District No. 7.
72,813	3	11	125	50	73,002	Missouri, District No. 10.
25,694	2,425	11			28,130	New Mexico, District No. 10.
94,027	2,498	96	19,815	1,067	117,503	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Apr. 9, 1951

[In thousands of dollars]

	District No. 1 (281 banks)	District No. 2 (513 banks)	District No. 3 (552 banks)	District No. 4 (458 banks)	District No. 5 (340 banks)	District No. 6 (285 banks)	District No. 7 (566 banks)	District No. 8 (325 banks)	District No. 9 (345 banks)	District No. 10 (626 banks)	District No. 11 (480 banks)	District No. 12 (181 banks)	Total (4,952 banks) ¹
ASSETS													
Loans and discounts, including overdrafts	1,756,067	5,360,550	1,561,819	2,176,811	1,272,204	1,706,235	4,238,245	1,146,647	1,072,055	1,613,372	2,176,146	6,160,631	30,210,782
U. S. Government obligations, direct and guaranteed	1,696,926	5,373,228	1,913,831	3,126,774	1,614,881	2,038,003	6,687,843	1,166,638	1,120,029	1,935,616	1,822,649	4,595,641	33,092,059
Obligations of States and political subdivisions	234,643	1,096,521	300,028	330,033	125,738	333,582	707,538	176,984	152,875	286,902	251,759	925,219	4,921,822
Other bonds, notes, and debentures	108,233	578,894	222,581	269,130	83,554	64,919	433,343	71,438	95,459	99,229	65,234	341,491	2,433,505
Corporate stocks, including stocks of Federal Reserve banks	9,325	46,214	11,035	16,288	6,713	8,466	22,990	5,511	4,657	8,010	9,636	28,818	177,663
<i>Total loans and securities</i>	<i>3,805,194</i>	<i>12,455,407</i>	<i>4,009,294</i>	<i>5,919,036</i>	<i>3,103,090</i>	<i>4,151,205</i>	<i>12,089,959</i>	<i>2,567,218</i>	<i>2,445,075</i>	<i>3,943,129</i>	<i>4,325,424</i>	<i>12,051,800</i>	<i>70,865,831</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,119,964	3,757,808	1,085,422	1,623,397	1,030,679	1,549,974	3,783,972	849,262	735,761	1,538,456	1,884,365	3,007,669	21,966,729
Bank premises owned, furniture and fixtures	41,136	107,425	40,437	62,980	37,945	52,732	65,234	21,407	15,710	26,280	58,529	121,029	650,847
Real estate owned other than bank premises	564	752	1,193	3	1,025	1,572	187	410	536	384	5,707	2,725	15,061
Investments and other assets indirectly representing bank premises or other real estate	709	2,860	353	6,897	1,289	1,238	3,193	161	3,951	4,283	8,235	27,119	60,288
Customers' liability on acceptances	36,842	64,046	6,019	1,071	819	7,771	5,051	1,225	821	520	12,343	22,140	158,668
Income accrued but not yet collected	7,419	28,404	6,129	12,067	3,675	7,964	30,584	3,721	7,048	6,187	5,631	35,443	152,832
Other assets	9,188	66,719	7,147	4,618	4,541	7,926	15,164	2,082	1,902	3,619	3,960	16,321	143,277
<i>Total assets</i>	<i>5,021,416</i>	<i>16,483,421</i>	<i>5,154,154</i>	<i>7,630,099</i>	<i>4,183,066</i>	<i>5,780,382</i>	<i>15,993,344</i>	<i>3,445,486</i>	<i>3,210,864</i>	<i>5,522,858</i>	<i>6,304,194</i>	<i>15,284,249</i>	<i>94,013,533</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,839,121	8,520,399	2,441,500	3,935,176	2,324,095	3,080,432	7,970,962	1,854,890	1,526,198	3,183,594	3,901,423	7,014,179	48,591,969
Time deposits of individuals, partnerships, and corporations	801,022	2,511,850	1,425,557	1,727,997	825,278	921,985	3,524,751	593,419	756,581	567,429	474,185	4,770,304	18,900,358
Deposits of U. S. Government and postal savings	225,426	908,025	199,563	432,564	170,392	175,953	1,021,599	112,139	122,432	197,082	185,050	432,147	4,182,372
Deposits of States and political subdivisions	227,143	423,503	233,195	399,914	254,897	560,873	895,004	226,278	209,886	496,402	521,299	1,140,351	5,588,745
Deposits of banks	342,811	1,887,755	307,289	381,210	240,040	613,915	1,376,667	393,699	316,101	659,906	732,203	505,926	7,757,522
Other deposits (certified and cashiers' checks, etc.)	82,849	302,376	46,180	65,705	55,233	37,620	141,455	22,498	33,007	45,576	60,134	247,672	1,140,305
<i>Total deposits</i>	<i>4,518,372</i>	<i>14,553,908</i>	<i>4,653,284</i>	<i>6,942,566</i>	<i>3,869,935</i>	<i>5,390,778</i>	<i>14,930,438</i>	<i>3,202,923</i>	<i>2,964,205</i>	<i>5,149,989</i>	<i>5,874,294</i>	<i>14,110,579</i>	<i>86,161,271</i>
<i>Demand deposits</i>	<i>3,706,304</i>	<i>11,807,437</i>	<i>3,167,860</i>	<i>5,105,549</i>	<i>2,993,674</i>	<i>4,444,175</i>	<i>11,304,659</i>	<i>2,564,998</i>	<i>2,201,983</i>	<i>4,549,614</i>	<i>5,303,820</i>	<i>8,815,253</i>	<i>65,963,300</i>
<i>Time deposits</i>	<i>812,068</i>	<i>2,746,471</i>	<i>1,485,424</i>	<i>1,837,017</i>	<i>876,261</i>	<i>946,603</i>	<i>5,625,785</i>	<i>637,925</i>	<i>762,222</i>	<i>600,375</i>	<i>670,474</i>	<i>5,297,346</i>	<i>20,197,971</i>
Bills payable, rediscounts, and other liabilities for borrowed money	14,575	57,940	5,790	32,925	5,125	578	5,150	2,050	18,525	10,520	1,024	6,000	160,202
Mortgages or other liens on bank premises and other real estate	46,586	68,769	7,086	1,071	819	161	6,488	1,343	821	520	12,578	25,277	181,000
Acceptances outstanding	10,053	31,038	8,427	11,396	5,560	13,531	29,253	5,913	10,928	4,590	5,136	41,290	177,115
Income collected but not yet earned	16,418	63,716	9,319	24,767	9,971	15,507	49,508	8,121	11,312	10,911	17,036	90,388	327,004
Expenses accrued and unpaid	10,270	451,482	3,227	6,450	1,327	1,092	13,218	1,626	1,708	762	616	98,000	589,778
<i>Total liabilities</i>	<i>4,616,304</i>	<i>15,226,880</i>	<i>4,687,133</i>	<i>7,019,175</i>	<i>3,892,751</i>	<i>5,431,289</i>	<i>15,034,055</i>	<i>3,221,976</i>	<i>3,007,526</i>	<i>5,177,292</i>	<i>5,910,684</i>	<i>14,371,664</i>	<i>87,596,729</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	120,499	382,959	131,052	191,418	85,503	109,769	310,535	68,586	58,092	109,513	146,593	311,958	2,026,477
Surplus	183,593	612,627	232,454	328,912	136,879	159,226	438,254	94,879	97,479	133,734	157,131	267,254	2,942,422
Undivided profits	75,083	236,210	89,150	79,363	53,253	58,645	145,056	50,271	33,447	84,051	71,392	205,005	1,180,926
Reserves and retirement account for preferred stock	25,937	24,745	14,365	11,231	14,680	21,453	65,444	9,774	14,320	18,268	18,394	28,368	266,979
<i>Total capital accounts</i>	<i>405,112</i>	<i>1,256,541</i>	<i>467,021</i>	<i>610,924</i>	<i>290,315</i>	<i>349,093</i>	<i>959,289</i>	<i>223,510</i>	<i>203,338</i>	<i>345,566</i>	<i>393,510</i>	<i>912,585</i>	<i>6,416,804</i>
<i>Total liabilities and capital accounts</i>	<i>5,021,416</i>	<i>16,483,421</i>	<i>5,154,154</i>	<i>7,630,099</i>	<i>4,183,066</i>	<i>5,780,382</i>	<i>15,993,344</i>	<i>3,445,486</i>	<i>3,210,864</i>	<i>5,522,858</i>	<i>6,304,194</i>	<i>15,284,249</i>	<i>94,013,533</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	115	3,628	1,075	2,500		238	2,624	15	1,165	25	200	1,330	12,915
Class B preferred stock		463	85				15	150	25				738
Common stock	120,384	378,868	129,892	188,918	85,503	109,531	307,896	68,421	56,902	109,488	146,393	310,628	2,012,824
<i>Total</i>	<i>120,499</i>	<i>382,959</i>	<i>131,052</i>	<i>191,418</i>	<i>85,503</i>	<i>109,769</i>	<i>310,535</i>	<i>68,586</i>	<i>58,092</i>	<i>109,513</i>	<i>146,593</i>	<i>311,958</i>	<i>2,026,477</i>
Retirable value of preferred capital stock:													
Class A preferred stock	119	7,916	1,075	2,500		238	2,621	15	1,165	25	400	1,330	17,407
Class B preferred stock		738	85				15	150	25				1,013
<i>Total</i>	<i>119</i>	<i>8,654</i>	<i>1,160</i>	<i>2,500</i>		<i>238</i>	<i>2,639</i>	<i>165</i>	<i>1,190</i>	<i>25</i>	<i>400</i>	<i>1,330</i>	<i>18,420</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	378,304	1,707,084	588,349	1,201,239	589,341	1,010,117	1,844,441	356,989	504,407	847,252	924,282	2,369,957	12,320,862

¹Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

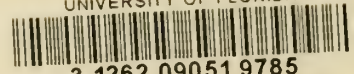
Reserve of National Banks, Apr. 9, 1951

(In thousands of dollars)

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2.....	9,113,184	631,343	8,481,841	857,663	9,339,504	2,157,574	2,087,102	70,472	23.10	22.35
District No. 7.....	4,574,037	417,681	4,156,356	838,190	4,994,546	1,074,602	1,047,817	26,785	21.52	20.98
Reserve city banks:										
District No. 1.....	1,873,615	162,475	1,711,140	159,094	1,870,234	340,909	351,774	-10,865	18.23	18.81
District No. 2.....	126,652	12,924	113,728	20,323	134,051	24,299	23,965	334	18.13	17.88
District No. 3.....	1,411,638	161,865	1,249,773	78,331	1,328,104	267,095	254,654	12,441	20.11	19.17
District No. 4.....	3,202,467	309,210	2,893,257	734,156	3,627,413	630,860	622,701	8,159	17.39	17.17
District No. 5.....	1,217,613	159,070	1,058,543	181,184	1,239,727	224,889	222,580	2,309	18.14	17.95
District No. 6.....	2,053,496	310,532	1,742,964	367,900	2,110,864	401,770	370,667	31,103	19.03	17.56
District No. 7.....	3,718,427	493,198	3,225,229	1,199,361	4,424,590	739,320	717,007	22,313	16.71	16.21
District No. 8.....	3,312,189	186,306	3,125,883	215,278	3,341,161	234,069	238,093	-4,024	17.52	17.75
District No. 9.....	1,039,979	177,236	862,743	163,807	1,026,550	159,523	182,377	-22,854	15.54	17.77
District No. 10.....	2,540,612	421,792	2,118,820	324,548	2,443,368	450,114	443,237	6,877	18.42	18.14
District No. 11.....	2,688,949	458,534	2,230,415	335,710	2,566,125	501,678	466,226	35,452	19.55	18.17
District No. 12.....	7,269,504	801,890	6,467,614	4,604,071	11,071,685	1,603,623	1,569,767	33,856	14.48	14.18
Country banks:										
District No. 1.....	1,832,689	233,597	1,599,092	652,974	2,252,066	288,314	263,051	25,263	12.80	11.68
District No. 2.....	2,567,601	302,144	2,265,457	1,868,485	4,133,942	452,033	429,273	22,760	10.93	10.38
District No. 3.....	1,756,222	232,465	1,523,757	1,407,093	2,930,850	331,642	297,752	33,890	11.32	10.16
District No. 4.....	1,903,082	234,998	1,668,084	1,102,861	2,770,945	333,268	299,703	33,565	12.03	10.82
District No. 5.....	1,776,061	271,076	1,504,985	695,077	2,200,062	284,598	252,403	32,195	12.94	11.47
District No. 6.....	2,390,679	389,419	2,001,260	578,703	2,579,963	350,720	314,890	35,830	13.59	12.21
District No. 7.....	3,012,189	394,533	2,617,656	1,588,234	4,205,890	484,354	461,766	22,588	11.52	10.98
District No. 8.....	1,252,809	188,158	1,064,651	422,647	1,487,298	190,413	174,410	16,003	12.80	11.73
District No. 9.....	1,162,004	169,059	992,945	598,415	1,591,360	192,410	174,917	17,493	12.09	10.99
District No. 10.....	2,009,002	314,054	1,694,948	275,827	1,970,775	285,126	253,842	31,284	14.47	12.88
District No. 11.....	2,614,871	483,518	2,131,353	234,764	2,366,117	352,616	312,475	40,141	14.90	13.21
District No. 12.....	1,543,729	209,928	1,333,801	693,275	2,027,076	285,662	228,329	57,333	11.63	11.26
All member national banks:										
District No. 1.....	3,706,304	396,072	3,310,232	812,068	4,122,300	629,223	614,825	14,398	15.26	14.91
District No. 2.....	11,807,437	946,411	10,861,026	2,746,471	13,607,497	2,633,906	2,540,340	93,566	19.36	18.67
District No. 3.....	3,167,860	394,330	2,773,530	1,485,424	4,258,954	598,737	552,406	46,331	14.06	12.97
District No. 4.....	5,105,549	544,208	4,561,341	1,837,017	6,398,358	964,128	922,404	41,724	15.07	14.42
District No. 5.....	2,983,674	430,146	2,553,528	876,261	3,429,789	509,487	474,983	34,504	14.81	13.81
District No. 6.....	4,444,175	699,951	3,744,224	946,603	4,690,827	752,490	685,566	66,924	16.04	14.62
District No. 7.....	11,304,653	1,305,412	9,999,241	3,625,785	13,625,026	2,298,276	2,226,590	71,686	16.87	16.34
District No. 8.....	2,564,998	374,464	2,190,534	637,925	2,828,459	425,382	412,503	12,879	15.04	14.58
District No. 9.....	2,201,983	346,295	1,855,688	762,222	2,617,910	351,933	357,294	-5,361	13.44	13.65
District No. 10.....	4,549,614	735,846	3,813,768	600,375	4,414,143	735,240	697,079	38,161	16.66	15.79
District No. 11.....	5,303,820	942,052	4,361,768	570,474	4,932,242	854,294	778,701	75,593	17.32	15.79
District No. 12.....	8,813,233	1,011,818	7,801,415	5,297,346	13,098,761	1,839,285	1,798,096	41,189	14.04	13.73
Total, central Reserve city banks.....	13,687,221	1,049,024	12,638,197	1,695,853	14,334,050	3,232,176	3,134,919	97,257	22.55	21.87
Total, Reserve city banks.....	28,455,141	3,655,032	24,800,109	8,383,763	33,183,872	5,579,049	5,463,048	116,001	16.81	16.46
Total, country banks.....	23,820,938	3,422,949	20,397,989	10,118,355	30,516,344	3,781,156	3,462,820	318,336	12.39	11.35
Total, all member national banks.....	65,963,300	8,127,005	57,836,295	20,197,971	78,034,266	12,592,381	12,060,787	531,594	16.14	15.46
GEOGRAPHICAL SECTIONS										
New England States.....	3,849,986	412,172	3,437,814	873,142	4,310,956	651,617	636,351	15,266	15.12	14.76
Eastern States.....	18,264,604	1,656,538	16,608,066	5,178,475	21,786,541	3,870,609	3,715,626	154,983	17.77	17.05
Southern States.....	12,868,712	2,118,471	10,750,241	2,390,294	13,140,535	2,114,484	1,934,435	180,049	16.09	14.72
Middle Western States.....	17,599,772	2,228,824	15,370,948	5,757,932	21,128,880	3,387,651	3,293,042	94,609	16.03	15.69
Western States.....	4,566,993	699,182	3,867,811	700,782	4,568,593	728,735	683,237	45,498	15.95	14.96
Pacific States.....	8,813,233	1,011,818	7,801,415	5,297,346	13,098,761	1,839,285	1,798,096	41,189	14.04	13.73
Total, all member national banks.....	65,963,300	8,127,005	57,836,295	20,197,971	78,034,266	12,592,381	12,060,787	531,594	16.14	15.46
Nonmember national banks (in possessions).....	133,270	7,473	125,797	107,235	233,032	442,072	34,955	7,117	18.05	15.00
Total, all national banks.....	66,096,570	8,134,478	57,962,092	20,305,206	78,267,298	12,634,453	12,095,742	538,711	16.14	15.45

¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.⁴ The cash in vault and reserve with approved national banking associations.

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